

File 347:JAPIO Oct 1976-2003/Apr(Updated 030804)

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File 350:Derwent WPIX 1963-2003/UD,UM &UP=200355

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Set	Items	Description
S1	3434	(FINANCIAL? OR FISCAL? OR MONEY OR MONETARY OR PECUNIARY OR LIFE()CYCLE OR INSURANCE OR INVESTMENT OR RETIREMENT OR ESTATE) (3N) (PLANNING OR MANAG? OR MONITOR? OR CONTROL? OR OPTIMIZ? OR PREPARATION OR ORCHESTRAT?)
S2	264638	SOFTWARE OR ((COMPUTER? OR ELECTRONIC) (2W) (PROGRAM? ? OR ROUTINE? ? OR INSTRUCTION? ? OR APPLICATION? OR ASSET? ?)) OR -GROUPWARE
S3	3116961	COMPAR? OR EXAMIN? OR PARALLEL? OR LIKEN? OR MATCH? OR EQUAT? OR DISTINGUISH? OR DISCRIMINAT? OR DIFFERENTIAT? OR DISTINCT? OR MEASUR?
S4	4550938	MANY OR MULTIPL? OR SEVERAL OR NUMEROUS? OR PLURAL? OR MYRIAD OR VARIOUS? OR VARIED OR DUAL? OR (MORE OR GREATER) () THAN-() (1 OR ONE) OR TWO
S5	1394514	PLAN? ? OR CONCEPT? ? OR BLUEPRINT? ? OR SCHEME? ? OR STRATEGY OR STRATEGIES OR SCENARIO? OR DIAGRAM? OR AGENDA? OR SCHEDULE? ? OR TIMETABLE?
S6	6	S1 AND S2 AND S3 AND S4 AND S5
S7	0	S1 AND S2 AND (S3(5N)S5)
S8	15	S1 AND (S3(5N)S5)
S9	113	S3 AND (S4(2N)S5) AND (IC=G06F-017/60 OR MC= (T01-N01A2 OR T01-N01A OR T01-J05A2B OR T01-J05A2A OR T01-J05A2 OR T01-J05A-))
S10	4	S1 AND S9

6/TI,PY,AZ/1 (Item 1 from file: 347)
DIALOG(R)File 347:(c) 2003 JPO & JAPIO. All rts. reserv.

07419929
METHOD AND SYSTEM FOR MONEY MANAGEMENT AND PROGRAM FOR CONTROLLING
MONEY MANAGEMENT SYSTEM

PUBLISHED: October 04, 2002 (20021004)

6/TI,PY,AZ/2 (Item 1 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014479306
Proliferation-extension type data distribution system for computer based
business management, classifies basic model during registration into
version file

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002063400	A	20020228	JP 2000248906	A	20000818	200234 B

6/TI,PY,AZ/3 (Item 2 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014355487
Electronic money system includes on-line and off-line terminal equipments
that authenticate accessed money based on updated key information and
list containing incorrect money received from server

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002015254	A	20020118	JP 2000194087	A	20000628	200223 B

6/TI,PY,AZ/4 (Item 3 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014022839
Financial -affairs accounts control system, has calculation and control
unit that reads out financial-affairs accounts data corresponding to
comparison item from data memory

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001188873	A	20010710	JP 99375310	A	19991228	200156 B

6/TI,PY,AZ/5 (Item 4 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

013948203
Interactive computer implemented system for modifying financial
investment program, has optimizer subsystem to analyze data in
profiler service and financial advisor service to create proposed
investment program

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200122341	A1	20010329	WO 2000US40922	A	20000918	200146 B
AU 200112534	A	20010424	AU 200112534	A	20000918	200147

6/TI,PY,AZ/6 (Item 5 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

013638460
Computer aided assets transfer planning method involves setting
benefit amount of life insurance policy and displays amount of calculated

alternative returns to heir at insured person's death, for the policy

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200063813	A1	20001026	WO 2000US10629	A	20000419	200113	B
AU 200044744	A	20001102	AU 200044744	A	20000419	200113	

6/3,K/4 (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

014022839 **Image available**
WPI Acc No: 2001-507053/200156
XRPX Acc No: N01-376362

Financial -affairs accounts control system, has calculaton and control
unit that reads out financial-affairs accounts data corresponding to
comparison item from data memory

Patent Assignee: SEIKO EPSON CORP (SHIH)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001188873	A	20010710	JP 99375310	A	19991228	200156 B

Priority Applications (No Type Date): JP 99375310 A 19991228

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2001188873	A		11	G06F-019/00	

Financial -affairs accounts control system, has calculaton and control
unit that reads out financial-affairs accounts data corresponding to
comparison item from data memory

Abstract (Basic):

... A data memory (4) stores financial-affairs accounts data
comprising the financial-affairs various lists containing a balance
sheet, an income statement, and a cash-flow statement input from...
... An item memory (6) stores the predetermined comparison item
consisting of a predetermined combination of the financial-affairs
accounts data which comprise the cash-flow statement, and
financial-affairs accounts data about other financial-affairs various
lists. A calculation and control unit (12) reads out the predetermined
comparison item from the item memory based on a demand signal from the
input unit, and reads out financial-affairs accounts data corresponding
to the read comparison item from the data memory. An INDEPENDENT
CLAIM is also included for a recording medium for a computer program
used in financial -affairs accounts management .
...

...of combination of financial-affairs accounts data and calculation data.
Enables rapid analysis of related various items...

...The figure is a functional-block diagram of the financial -affairs
accounts control system

...Title Terms: COMPARE ;

6/3,K/6 (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

013638460 **Image available**
WPI Acc No: 2001-122668/200113
XRPX Acc No: N01-090112

Computer aided assets transfer planning method involves setting
benefit amount of life insurance policy and displays amount of calculated
alternative returns to heir at insured person's death, for the policy

Patent Assignee: NEW YORK LIFE INSURANCE CO (NYLI-N)

Inventor: HABERMAN R A

Number of Countries: 080 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200063813	A1	20001026	WO 2000US10629	A	20000419	200113 B
AU 200044744	A	20001102	AU 200044744	A	20000419	200113

Priority Applications (No Type Date): US 99294619 A 19990419

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200063813 A1 E 25 G06F-017/60

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU
CZ DE DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG
UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200044744 A G06F-017/60 Based on patent WO 200063813

Computer aided assets transfer planning method involves setting
benefit amount of life insurance policy and displays amount of...

Abstract (Basic):

... using estimate planning if premium amount is contributed to
estate and results are displayed for comparison .
... a) computer readable apparatus including graphical user
interface to display estate planning alternatives...
...For analyzing assert transfer planning such as insurance policy and
other assert to heir upon death of insured person...
...The method provides numerical illustration of life insurance and
estate planning alternatives for comparison on the year by year
basis. Thus the computer implemented method provides user friendly
graphical user interface to display the estate planning
alternatives...
...The figure shows the block diagram of computer related apparatus for
providing numerical illustration of life insurance and various estate
transfer alternatives...
...Title Terms: PLAN ;

8/TI,PY,AZ/1 (Item 1 from file: 347)
DIALOG(R)File 347:(c) 2003 JPO & JAPIO. All rts. reserv.

07498243
ONE-TO-ONE ASSET MANAGEMENT PORTFOLIO SYSTEM

PUBLISHED: December 20, 2002 (20021220)

8/TI,PY,AZ/2 (Item 1 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

015448093
Execution rate-of-return measurement method in internet trading, involves
calculating execution and investment returns based on
funds-inflow-and-outflow, and portfolio to calculate execution
rate-of-return

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2003178184	A	20030627	JP 2001375457	A	20011210	200348 B

8/TI,PY,AZ/3 (Item 2 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

015378526
Integrated reliability and warranty planning system for marketing,
generates warranty cost data based on dependent warranty event prediction
data and warranty data associated with product

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030046250	A1	20030306	US 2001941448	A	20010828	200341 B

8/TI,PY,AZ/4 (Item 3 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

015319460
Probability modeling system for financial advising and planning ,
facilitates use of data from portfolio integration and reconciler modules
in stochastic modeling analysis to create proposed situation portfolio

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030028466	A1	20030206	US 2001309103	P	20010731	200336 B
			US 2002210827	A	20020731	
WO 200312594	A2	20030213	WO 2002US24315	A	20020731	200336

8/TI,PY,AZ/5 (Item 4 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014750836
Financial control system records schedule moneys produced based on
contract using double book keeping principle

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002197247	A	20020712	JP 2001168836	A	20010427	200261 B

8/TI,PY,AZ/6 (Item 5 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014630118
Care plan such as insurance monitoring support method involves
comparing scheduled care plan of each user with actual utilization,
and modifying care plan based on comparison result

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002132944	A	20020510	JP 2000318027	A	20001018	200248 B

8/TI,PY,AZ/7 (Item 6 from file: 350)

DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014457043

Network system evaluation assistance method e.g. for plant monitoring system, involves comparing channel capacity with value computed using transmitting frequency, amount, degree of complexity of data

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002077156	A	20020315	JP 2000259110	A	20000829	200232 B

8/TI,PY,AZ/8 (Item 7 from file: 350)

DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014421100

Life insurance investment managing method e.g. for managing investment of policyholder which corresponds to sum assured, involves policyholder selecting sum assured, and periodic premium corresponding to sum assured is calculated

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200213438	A2	20020214	WO 2001IB1406	A	20010807	200229 B
AU 200176596	A	20020218	AU 200176596	A	20010807	200244

8/TI,PY,AZ/9 (Item 8 from file: 350)

DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014391791

Information exchange system for computer based real estate business, compares the input schedule data with respect to each object and location with stored cost data, based on confirmation of application conditions

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002041885	A	20020208	JP 2000226746	A	20000727	200227 B

8/TI,PY,AZ/10 (Item 9 from file: 350)

DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014101513

Medical examination remuneration information management for medical insurance system, reimburses the amount if receipt amount is in accordance with medical service provided

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001142963	A	20010525	JP 99326217	A	19991117	200166 B

8/TI,PY,AZ/11 (Item 10 from file: 350)

DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

013030266

Authorization- examination meeting schedule arrangement controller for insurance management system subtracts specific number of days from applicant's notice term day and verifies it with schedule table

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2000040107	A	20000208	JP 9887025	A	1998033	200018 B

8/TI,PY,AZ/12 (Item 11 from file: 350)
 DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

012836590

Long term insurance authorization office management apparatus - has examination meeting schedule table to assign applicants for authorization

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 11288440	A	19991019	JP 9887025	A	19980331	200001 B
			JP 98366951	A	19980331	

8/TI,PY,AZ/13 (Item 12 from file: 350)
 DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

012740309

Comparison judging system using three-dimensional shape data, for personal data card e.g. electronic money card, personnel management card - has three-dimensional data comparison unit which compares three-dimensional data input by three-dimensional data input unit

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 11238107	A	19990831	JP 9840163	A	19980223	199946 B

8/TI,PY,AZ/14 (Item 13 from file: 350)
 DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

012740308

Comparison judging system using three-dimensional shape data, for personal data card e.g. electronic money card, personnel management card - has output unit which obtains result of comparison between outputs of attribute data comparison unit and three-dimensional data comparison unit, in which both data are considered as identifying data

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 11238106	A	19990831	JP 9840162	A	19980223	199946 B

8/TI,PY,AZ/15 (Item 14 from file: 350)
 DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

009527733

B-ISON ATM-STM switching arrangement - uses telecommunications switch comprising input and output ports and central core between ports arranged to switch both ATM and STM traffic

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
GB 2263210	A	19930714	GB 9316	A	19930104	199328 B
EP 554970	A2	19930811	EP 93300012	A	19930104	199332
JP 5268244	A	19931015	JP 92359888	A	19921228	199346

8/3,K/10 (Item 9 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014101513 **Image available**
WPI Acc No: 2001-585727/200166
XRPX Acc No: N01-436779

Medical examination remuneration information management for medical
insurance system, reimburses the amount if receipt amount is in
accordance with medical service provided

Patent Assignee: HITACHI LTD (HITA)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001142963	A	20010525	JP 99326217	A	19991117	200166 B

Priority Applications (No Type Date): JP 99326217 A 19991117

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2001142963	A		4	G06F-017/60	

Medical examination remuneration information management for medical
insurance system, reimburses the amount if receipt amount is in
accordance with medical service provided

Abstract (Basic):

... Medical examination remuneration information management system
for medical insurance system...

...The figure shows the block diagram of examination system. (Drawing
includes non-English language text...

8/3,K/12 (Item 11 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

012836590 **Image available**
WPI Acc No: 2000-008422/200001
Related WPI Acc No: 2000-004325; 2000-202117
XRPX Acc No: N00-007651

Long term insurance authorization office management apparatus - has
examination meeting schedule table to assign applicants for
authorization

Patent Assignee: HITACHI LTD (HITA)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 11288440	A	19991019	JP 9887025	A	19980331	200001 B
			JP 98366951	A	19980331	

Priority Applications (No Type Date): JP 9887025 A 19980331; JP 98366951 A
19980331

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 11288440	A		9	G06F-017/60	Div ex application JP 9887025

Long term insurance authorization office management apparatus...
...has examination meeting schedule table to assign applicants for
authorization

...Abstract (Basic): application program (6,7) assign the client (1) to the
server (2) with the corresponding examination meeting schedule
table (13). The recipient table (14) with the status control table (15)
managed by the...

10/TI,PY,AZ/1 (Item 1 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

015286392

Integrated evaluation system of market risk and credit risk unifies and evaluates market risk and credit risk by computing future price distribution of portfolio or separate assets based on computed price

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2003067565	A	20030307	JP 2001252108	A	20010822	200333 B

10/TI,PY,AZ/2 (Item 2 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

015073680

ATM card payments information management system for financial institution, adds schedule information of each terminal belonging to same group after acquiring transaction schedule information from several terminals

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002366873	A	20021220	JP 2001175303	A	20010611	200313 B

10/TI,PY,AZ/3 (Item 3 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014479306

Proliferation-extension type data distribution system for computer based business management, classifies basic model during registration into version file

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002063400	A	20020228	JP 2000248906	A	20000818	200234 B

10/TI,PY,AZ/4 (Item 4 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

008351737

Automated investment fund accounting system - represents each transaction by dollar amount and unit amount having variable relationship

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 4933842	A	19900612	US 88162399	A	19880229	199031 B

10/3,K/4 (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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008351737 **Image available**
WPI Acc No: 1990-238738/199031
XRPX Acc No: N90-185143

Automated investment fund accounting system - represents each transaction
by dollar amount and unit amount having variable relationship

Patent Assignee: TESSERACT CORP (TESS-N)

Inventor: BEAMAN K V; DURBIN G L; HEMMERT M J; JOHNSON M C; WILLEY S A

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 4933842	A	19900612	US 88162399	A	19880229	199031 B

Priority Applications (No Type Date): US 88162399 A 19880229

...Abstract (Basic): A computerised investment plan accounting system
manages data for investment plans with multiple participants and
multiple investment funds. When a transaction is entered, one side of
the transaction...

...matrix. The participant fund balances are combined fro all participants,
and the combined totals are compared to the investment fund balances

Manual Codes (EPI/S-X): T01-J05A

File 348:EUROPEAN PATENTS 1978-2003/Aug W03
(c) 2003 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20030821,UT=20030814
(c) 2003 WIPO/Univentio

Set	Items	Description
S1	2917	(FINANCIAL? OR FISCAL? OR MONEY OR MONETARY OR PECUNIARY OR LIFE()CYCLE OR INSURANCE OR INVESTMENT OR RETIREMENT OR ESTATE) (2N) (PLANNING OR MANAG? OR MONITOR? OR CONTROL? OR OPTIMIZ? OR PREPARATION OR ORCHESTRAT?)
S2	181739	SOFTWARE OR ((COMPUTER? OR ELECTRONIC) (2W) (PROGRAM? ? OR ROUTINE? ? OR INSTRUCTION? ? OR APPLICATION? OR ASSET? ?)) OR - GROUPWARE
S3	1887610	COMPAR? OR EXAMIN? OR PARALLEL? OR LIKEN? OR MATCH? OR EQUAT? OR DISTINGUISH? OR DISCRIMINAT? OR DIFFERENTIAT? OR DISTINCT? OR MEASUR?
S4	1365808	MANY OR MULTIPL? OR SEVERAL OR NUMEROUS? OR PLURAL? OR MYRIAD OR VARIOUS? OR VARIED OR DUAL? OR (MORE OR GREATER) () THAN- () (1 OR ONE) OR TWO
S5	860428	PLAN? ? OR CONCEPT? ? OR BLUEPRINT? ? OR SCHEME? ? OR STRATEGY OR STRATEGIES OR SCENARIO? OR DIAGRAM? OR AGENDA?
S6	67	(S1(5N)S2) AND (S3(5N)S4) AND S5
S7	14	(S1(5N)S2) AND ((S3(5N)S4) (5N)S5)
S8	10	(S1(5N)S2) (S) (S3(5N)S5)
S9	71	(S1(5N)S2) AND (S4(5N)S5) AND S3
S10	47	S9 AND IC=G06F-017/60
S11	4	(S1(5N)S3) (S) (S2(5N)S5)
S12	25	(S1(5N)S3) (S) (S2 AND S5)

7/TI,PY,AZ/1 (Item 1 from file: 349)
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00814145
A METHOD FOR EXECUTING A NETWORK-BASED CREDIT APPLICATION PROCESS
PROCEDE DE MISE EN OEUVRE D'UN PROCESSUS DE DEMANDE DE CREDIT EN RESEAU
Publication Year: 2001

7/TI,PY,AZ/2 (Item 2 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00814140
A METHOD FOR A VIRTUAL TRADE FINANCIAL FRAMEWORK
PROCEDE DESTINE A UN SCHEMA FINANCIER DE COMMERCE VIRTUEL
Publication Year: 2001

7/TI,PY,AZ/3 (Item 3 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00806392
TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A
NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF
PARTAGE TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE
DANS UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUTE, ET
PROCEDE ASSOCIE
Publication Year: 2001

7/TI,PY,AZ/4 (Item 4 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00806384
NETWORK AND LIFE CYCLE ASSET MANAGEMENT IN AN E-COMMERCE ENVIRONMENT AND
METHOD THEREOF
GESTION D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN ENVIRONNEMENT
DE COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE
Publication Year: 2001

7/TI,PY,AZ/5 (Item 5 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00806383
COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING
DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT
AND METHOD THEREOF
PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES
STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN
ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDEE SUR LE RESEAU ET
PROCEDE ASSOCIE
Publication Year: 2001

7/TI,PY,AZ/6 (Item 6 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00777022
A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR AN E-COMMERCE BASED
ARCHITECTURE
SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION POUR UNE ARCHITECTURE BASEE SUR
LE COMMERCE ELECTRONIQUE
Publication Year: 2001

7/TI,PY,AZ/7 (Item 7 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00775310

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR DETERMINING CAPABILITY LEVELS OF A RELEASE MANAGEMENT PROCESS AREA FOR PROCESS ASSESSMENT PURPOSES IN AN OPERATIONAL MATURITY INVESTIGATION
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR DETERMINER LES NIVEAUX DE CAPACITE D'UNE ZONE DU PROCESSUS DE GESTION DE DIFFUSION A DES FINS D'EVALUATION DE PROCESSUS DANS UNE ETUDE DE MATURITE OPERATIONNELLE
Publication Year: 2001

7/TI,PY,AZ/8 (Item 8 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00772921

METHOD AND APPARATUS FOR CHOOSING A STOCK PORTFOLIO, BASED ON PATENT INDICATORS
PROCEDE ET APPAREIL DE SELECTION D'UN PORTEFEUILLES D'ACTIONS EN FONCTION D'INDICATEURS RELATIFS A DES BREVETS
Publication Year: 2001

7/TI,PY,AZ/9 (Item 9 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00761432

METHODS, CONCEPTS AND TECHNOLOGY FOR DYNAMIC COMPARISON OF PRODUCT FEATURES AND CUSTOMER PROFILE
PROCEDES, CONCEPTS ET TECHNIQUE DE COMPARAISON DYNAMIQUE DE CARACTERISTIQUES D'UN PRODUIT ET DU PROFIL DES CONSOMMATEURS
Publication Year: 2000

7/TI,PY,AZ/10 (Item 10 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00761431

A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PROVIDING COMMERCE-RELATED WEB APPLICATION SERVICES
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE DE SERVICES D'APPLICATION DANS LE WEB LIES AU COMMERCE
Publication Year: 2000

7/TI,PY,AZ/11 (Item 11 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00761430

SYSTEM, METHOD AND COMPUTER PROGRAM FOR REPRESENTING PRIORITY INFORMATION CONCERNING COMPONENTS OF A SYSTEM
SYSTEME, METHODE ET ARTICLE FABRIQUE PERMETTANT DE CLASSER PAR ORDRE DE PRIORITE DES COMPOSANTS D'UNE STRUCTURE DE RESEAU NECESSAIRES A LA MISE EN OEUVRE D'UNE TECHNIQUE
Publication Year: 2000

7/TI,PY,AZ/12 (Item 12 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00761429

METHODS, CONCEPTS AND TECHNOLOGY FOR A VIRTUAL SHOPPING SYSTEM CAPABLE OF ASSESSING NEEDS OF A CUSTOMER AND RECOMMENDING A PRODUCT OR SERVICE BASED ON SUCH ASSESSED NEEDS
PROCEDES, CONCEPTS ET TECHNOLOGIE POUR SYSTEME D'ACHAT VIRTUEL CAPABLE

D'EVALUER LES BESOINS D'UN CLIENT ET DE RECOMMANDER UN PRODUIT OU UN
SERVICE SUR LA BASE DE CES BESOINS
Publication Year: 2000

7/TI,PY,AZ/13 (Item 13 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00761424
A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PHASE DELIVERY OF
COMPONENTS OF A SYSTEM REQUIRED FOR IMPLEMENTATION OF TECHNOLOGY
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE PAR PHASES
DE COMPOSANTS D'UN SYSTEME NECESSAIRES A L'APPLICATION D'UNE TECHNIQUE
Publication Year: 2000

7/TI,PY,AZ/14 (Item 14 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00761422
BUSINESS ALLIANCE IDENTIFICATION
SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION POUR L'IDENTIFICATION D'ALLIANCES
COMMERCIALES DANS UN CADRE D'ARCHITECTURE RESEAU
Publication Year: 2000

7/3,K/9 (Item 9 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00761432

METHODS, CONCEPTS AND TECHNOLOGY FOR DYNAMIC COMPARISON OF PRODUCT FEATURES
AND CUSTOMER PROFILE
PROCEDES, CONCEPTS ET TECHNIQUE DE COMPARAISON DYNAMIQUE DE
CARACTERISTIQUES D'UN PRODUIT ET DU PROFIL DES CONSOMMATEURS

Patent Applicant/Assignee:

ANDERSEN CONSULTING LLP, 100 South Wacker Drive, Chicago, IL 60606, US,
US (Residence), US (Nationality)

Inventor(s):

GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US

Legal Representative:

BRUESS Steven C, Merchant & Gould P.C., P.O. Box 2903, Minneapolis, MN
55402-0903, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073958 A2 20001207 (WO 0073958)
Application: WO 2000US14459 20000524 (PCT/WO US0014459)
Priority Application: US 99320818 19990527

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE
DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 151011

Fulltext Availability:

Detailed Description

Detailed Description

... in a series of releases significantly increases the effort.

Standards and Procedures

If the release plan dictates that there will be parallel development
of two releases of software, the development environment and
configuration management must be able to support the...

7/3,K/10 (Item 10 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00761431

A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PROVIDING COMMERCE-RELATED
WEB APPLICATION SERVICES
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE DE
SERVICES D'APPLICATION DANS LE WEB LIES AU COMMERCE

Patent Applicant/Assignee:

ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US
(Residence), US (Nationality)

Inventor(s):

GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,

Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,
Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073957 A2-A3 20001207 (WO 0073957)
Application: WO 2000US14420 20000525 (PCT/WO US0014420)
Priority Application: US 99321492 19990527

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY
CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility
model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH
GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK
(utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 150171

Fulltext Availability:

Detailed Description

Detailed Description

... analysis to the reintroduction of the defective or changed component
at the appropriate stage. Change control therefore governs what
software component is changed, version controlled, and when it is
remigrated to a given development stage.

It is important to link...

...in a series of releases significantly increases the effort.

Standards and Procedures

If the release plan dictates that there will be parallel development
of two releases of software, the development environment and
configuration management must be able to support the...

7/3,K/11 (Item 11 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00761430 **Image available**

SYSTEM, METHOD AND COMPUTER PROGRAM FOR REPRESENTING PRIORITY INFORMATION
CONCERNING COMPONENTS OF A SYSTEM

SYSTEME, METHODE ET ARTICLE FABRIQUE PERMETTANT DE CLASSER PAR ORDRE DE
PRIORITE DES COMPOSANTS D'UNE STRUCTURE DE RESEAU NECESSAIRES A LA MISE
EN OEUVRE D'UNE TECHNIQUE

Patent Applicant/Assignee:

ANDERSEN CONSULTING LLP, 100 South Wacker Drive, Chicago, IL 60606, US,
US (Residence), US (Nationality)

Inventor(s):

GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US;
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,

Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,
Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073956 A2-A3 20001207 (WO 0073956)
Application: WO 2000US14406 20000524 (PCT/WO US0014406)
Priority Application: US 99321274 19990527

Designated States: AE AG AL AM AT (utility model) AU AZ BA BB BG BR BY CA
CH CN CR CU CZ (utility model) DE (utility model) DK (utility model) DM
DZ EE (utility model) ES FI (utility model) GB GD GE GH GM HR HU ID IL IN
IS JP KE KG KP KR (utility model) KZ LC LK LR LS LT LU LV MA MD MG MK MN
MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK (utility model) SL TJ TM TR TT
TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 149024

Fulltext Availability:

Detailed Description

Detailed Description

... information

from Java-enabled browsers. Business1.net uses recently acquired iPlanet's secure, remote access software .

Calendar Server Designed to manage large-scale enterprise calendaring systems, Business1's Calendar Server is...

...server package solution that includes third-party Internet and security products including the following.

Server Software Product5 Administration Software - provides Bundle server setup, configuration, and management capabilities through a browser. The...analysis to the reintroduction of the defective or changed component at the appropriate stage. Change control therefore governs what software component is changed, version controlled, and when it is remigrated to a given development stage...

...a series of releases significantly increases the effort.

63

Standards and Procedures

If the release plan dictates that there will be parallel development of two releases of software, the development environment and configuration management must be able to support the...be able to support the expected size of the process model.

e) Does the dataflow diagrammer support leveling of diagrams ?

Some tools allow leveling of the diagram in which a process box on a high ...

7/3,K/12 (Item 12 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00761429

METHODS, CONCEPTS AND TECHNOLOGY FOR A VIRTUAL SHOPPING SYSTEM CAPABLE OF ASSESSING NEEDS OF A CUSTOMER AND RECOMMENDING A PRODUCT OR SERVICE BASED ON SUCH ASSESSED NEEDS

PROCEDES, CONCEPTS ET TECHNOLOGIE POUR SYSTEME D'ACHAT VIRTUEL CAPABLE D'EVALUER LES BESOINS D'UN CLIENT ET DE RECOMMANDER UN PRODUIT OU UN SERVICE SUR LA BASE DE CES BESOINS

Patent Applicant/Assignee:

ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US

(Residence), US (Nationality)

Inventor(s):

GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,

MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,

BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,

Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,

Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073955 A2 20001207 (WO 0073955)

Application: WO 2000US14357 20000524 (PCT/WO US0014357)
Priority Application: US 99321495 19990527
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE
DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 148469

Fulltext Availability:
Detailed Description

Detailed Description
... capabilities.

Product Functionality

MrMa

A platform for the development, delivery and management of enterprise network applications. Based on CORBA and Java, Product1 uses an open and secure architecture to develop business...securely handles mail messages in a variety of formats.

Network Associates WebStalker-First

Intrusion Detection- software that provides around-the clock monitoring and response to intrusions and misuse ...to.

* Perform the measurements (these should flow from the development processes in a natural way)

Compare results with the goals documented in the quality plan. Analyze deviations, with key focus on the process that caused the deviation. Adjust the processes...of a given package. The cube can be used to implement a table-driven configuration management control system for all software developed on the program. The configuration control system consists of version and migration control. Therefore...box on a high level diagram is decomposed into multiple processes on a lower-level diagram. To ensure that the diagrams are easy to understand and that they easily convey information, it is useful to keep...

7/3,K/13 (Item 13 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00761424

A SYSTEM, METHOD; AND ARTICLE OF MANUFACTURE FOR PHASE DELIVERY OF COMPONENTS OF A SYSTEM REQUIRED FOR IMPLEMENTATION OF TECHNOLOGY
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE PAR PHASES DE COMPOSANTS D'UN SYSTEME NECESSAIRES A L'APPLICATION D'UNE TECHNIQUE

Patent Applicant/Assignee:

ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US
(Residence), US (Nationality)

Inventor(s):

GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,

Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,
Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073930 A2 20001207 (WO 0073930)

Application: WO 2000US14458 20000524 (PCT/WO US0014458)
Priority Application: US 99321360 19990527
Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY
CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility
model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH
GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK
(utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 149456

Fulltext Availability:
Detailed Description

Detailed Description

... including quick, repeatable installation,
Product2 security configuration, intrusion detection, server
process monitoring, and log file **management** .

Product4 SKIP -- provides encryption and
key management capabilities which enables PCs,
Product2 Bandwidth Manager -- a...to the
62

reintroduction of the defective or changed component at the appropriate
stage. Change **control** therefore governs what **software** component is
changed, version controlled, and when it is remigrated to a given
development stage...

...in a series of releases significantly increases the effort.

Standards and Procedures

If the release **plan** dictates that there will be **parallel** development
of **two** releases of software, the development environment and
configuration management must be able to support the...

8/TI,PY,AZ/1 (Item 1 from file: 348)
DIALOG(R)File 348:(c) 2003 European Patent Office. All rts. reserv.

00363115

Multiprocessor architecture.

Multiprozessorbauweise.

Architecture de multiprocesseur.

PATENT (CC, No, Kind, Date): EP 334627 A2 890927 (Basic)
EP 334627 A3 910612

8/TI,PY,AZ/2 (Item 1 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00814145

A METHOD FOR EXECUTING A NETWORK-BASED CREDIT APPLICATION PROCESS

PROCEDE DE MISE EN OEUVRE D'UN PROCESSUS DE DEMANDE DE CREDIT EN RESEAU

Publication Year: 2001

8/TI,PY,AZ/3 (Item 2 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00814140

A METHOD FOR A VIRTUAL TRADE FINANCIAL FRAMEWORK

PROCEDE DESTINE A UN SCHEMA FINANCIER DE COMMERCE VIRTUEL

Publication Year: 2001

8/TI,PY,AZ/4 (Item 3 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00806384

NETWORK AND LIFE CYCLE ASSET MANAGEMENT IN AN E-COMMERCE ENVIRONMENT AND
METHOD THEREOF

GESTION D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN ENVIRONNEMENT
DE COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE

Publication Year: 2001

8/TI,PY,AZ/5 (Item 4 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00806383

COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING
DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT
AND METHOD THEREOF

PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES
STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN
ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDEE SUR LE RESEAU ET
PROCEDE ASSOCIE

Publication Year: 2001

8/TI,PY,AZ/6 (Item 5 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00761431

A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PROVIDING COMMERCE-RELATED
WEB APPLICATION SERVICES

SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE DE
SERVICES D'APPLICATION DANS LE WEB LIES AU COMMERCE

Publication Year: 2000

8/TI,PY,AZ/7 (Item 6 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00761430

SYSTEM, METHOD AND COMPUTER PROGRAM FOR REPRESENTING PRIORITY INFORMATION
CONCERNING COMPONENTS OF A SYSTEM

SYSTEME, METHODE ET ARTICLE FABRIQUE PERMETTANT DE CLASSER PAR ORDRE DE
PRIORITE DES COMPOSANTS D'UNE STRUCTURE DE RESEAU NECESSAIRES A LA MISE
EN OEUVRE D'UNE TECHNIQUE

Publication Year: 2000

8/TI,PY,AZ/8 (Item 7 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00761424

A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PHASE DELIVERY OF
COMPONENTS OF A SYSTEM REQUIRED FOR IMPLEMENTATION OF TECHNOLOGY

SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE PAR PHASES
DE COMPOSANTS D'UN SYSTEME NECESSAIRES A L'APPLICATION D'UNE TECHNIQUE

Publication Year: 2000

8/TI,PY,AZ/9 (Item 8 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00761422

BUSINESS ALLIANCE IDENTIFICATION

SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION POUR L'IDENTIFICATION D'ALLIANCES
COMMERCIALES DANS UN CADRE D'ARCHITECTURE RESEAU

Publication Year: 2000

8/TI,PY,AZ/10 (Item 9 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00474273

SYSTEM FOR PROVIDING INVESTMENT ADVICE AND MANAGEMENT OF PENSION ASSETS

SYSTEME DE CONSEILS EN INVESTISSEMENTS ET DE GESTION DE FONDS DE PENSION

Publication Year: 1999

8/3,K/10 (Item 9 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00474273 **Image available**

SYSTEM FOR PROVIDING INVESTMENT ADVICE AND MANAGEMENT OF PENSION ASSETS
SYSTEME DE CONSEILS EN INVESTISSEMENTS ET DE GESTION DE FONDS DE PENSION

Patent Applicant/Assignee:

TRUST COMPANY OF THE WEST,

Inventor(s):

TARBOX Brian Christopher,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9905625 A1 19990204

Application: WO 98US13786 19980701 (PCT/WO US9813786)

Priority Application: US 97900415 19970725

Designated States: AU BG BR BY CA CN CZ EE HU IL IS JP KR LT LV MX NO NZ PL
RO RU SG SI SK TR UA AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT
SE

Publication Language: English

Fulltext Word Count: 5981

Fulltext Availability:

Detailed Description

Detailed Description

... processes data from the Participant Account in Trusts and
aggregates the accounts by separate and **distinct** Benef it
Plans 68, 70, 72. For each Benefit Plan, the total
Participant Account in Trusts within that...

...are inappropriate for the particular
participant but are more profitable to either the Trust Fund
Manager or the investment company. The system monitor
computer program , in its initial form, will be initially
designed and constantly updated to follow and adhere...

10/TI,PY,AZ/1 (Item 1 from file: 348)
DIALOG(R)File 348:(c) 2003 European Patent Office. All rts. reserv.

01599135
Context-aware marketing service
Situationsangepasste Marketingdienstleitung
Service marketing dependant du contexte
PATENT (CC, No, Kind, Date): EP 1324250 A1 030702 (Basic)

10/TI,PY,AZ/2 (Item 2 from file: 348)
DIALOG(R)File 348:(c) 2003 European Patent Office. All rts. reserv.

01587654
Generator libraries
Generatorbibliotheken
Bibliothèques generateurs
PATENT (CC, No, Kind, Date): EP 1316893 A2 030604 (Basic)

10/TI,PY,AZ/3 (Item 3 from file: 348)
DIALOG(R)File 348:(c) 2003 European Patent Office. All rts. reserv.

01335430
Method and apparatus for aiding product life cycle planning
System und Verfahren zur Unterstützung von Produktzyklus-Planung
Procédé et système pour aider à la planification du cycle de vie d'un produit
PATENT (CC, No, Kind, Date): EP 1139261 A1 011004 (Basic)
EP 1139261 A9 020320

10/TI,PY,AZ/4 (Item 4 from file: 348)
DIALOG(R)File 348:(c) 2003 European Patent Office. All rts. reserv.

01029384
Distributed network based electronic wallet
Verteilte netzwerkbasierte elektronische Geldbörse
Portemonnaie électronique reparté base sur un réseau
PATENT (CC, No, Kind, Date): EP 917119 A2 990519 (Basic)
EP 917119 A3 010110

10/TI,PY,AZ/5 (Item 1 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

01028561
INTEGRATING EVENT-BASED PRODUCTION INFORMATION WITH FINANCIAL AND
PURCHASING SYSTEMS IN PRODUCT MANUFACTURING
INTEGRATION D'INFORMATIONS DE PRODUCTION A BASE D'EVENEMENTS AVEC SYSTEMES
FINANCIER ET D'ACHAT DANS LA FABRICATION DE PRODUITS
Publication Year: 2003

10/TI,PY,AZ/6 (Item 2 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

01028560
COMMUNICATION BETWEEN MACHINES AND FEED-FORWARD CONTROL IN EVENT-BASED
PRODUCT MANUFACTURING
COMMUNICATION ENTRE DES MACHINES ET COMMANDE D'AVANCEE PERMETTANT DE
FABRIQUER DES PRODUITS EN FONCTION D'EVENEMENTS
Publication Year: 2003

10/TI,PY,AZ/7 (Item 3 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

01009621

SOFTWARE AND SYSTEMS FOR FACILITATING E-BUSINESS
LOGICIEL ET SYSTEMES DE COMMERCE ELECTRONIQUE
Publication Year: 2003

10/TI,PY,AZ/8 (Item 4 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00991458

MAINTENANCE, REPAIR AND OVERHAUL MANAGEMENT
GESTION DE L'ENTRETIEN, DES REPARATIONS ET DE L'EXPLOITATION
Publication Year: 2003

10/TI,PY,AZ/9 (Item 5 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00939236

INTERACTIVE METHOD AND APPARATUS FOR REAL-TIME FINANCIAL PLANNING
PROCEDE INTERACTIF ET APPAREIL DE PLANIFICATION FINANCIERE EN TEMPS REEL
Publication Year: 2002

10/TI,PY,AZ/10 (Item 6 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00932145

SYSTEMS AND METHODS FOR IMPROVING INVESTMENT PERFORMANCE
SYSTEME ET PROCEDES PROPRES A AMELIORER LES PERFORMANCES D'INVESTISSEMENT
Publication Year: 2002

10/TI,PY,AZ/11 (Item 7 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00907014

METHODS AND SYSTEMS FOR JOB-BASED ACCOUNTING
PROCEDES ET SYSTEMES DE COMPTABILISATION FONDEE SUR LE TRAVAIL
Publication Year: 2002

10/TI,PY,AZ/12 (Item 8 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00903298

SUSINESS ASSET MANAGEMENT SYSTEM
SYSTEME DE GESTION D'ACTIFS COMMERCIAUX
Publication Year: 2002

10/TI,PY,AZ/13 (Item 9 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00903170

INTEGRATED LIFE PLANNING METHOD AND SYSTEMS AND PRODUCTS FOR IMPLEMENTATION
PROCEDE INTEGRE DE PLANIFICATION DE VIE ET SYSTEMES ET PRODUITS POUR SON
APPLICATION
Publication Year: 2002

10/TI,PY,AZ/14 (Item 10 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00901350

SYSTEM AND METHOD FOR A FINANCIAL PLANNING COMPETITION
SYSTEME ET PROCEDE DE COMPETITION DE PLANIFICATION FINANCIERE
Publication Year: 2002

10/TI,PY,AZ/15 (Item 11 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00889265

COMPUTERISED FINANCIAL SERVICES METHOD
PROCEDE DE SERVICES FINANCIERS INFORMATISES
Publication Year: 2002

10/TI,PY,AZ/16 (Item 12 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00868230

SYSTEM AND METHOD FOR PROCESSING INSURANCE CLAIMS
SYSTEME ET PROCEDE DE TRAITEMENT DES DEMANDES DE REGLEMENT
Publication Year: 2002

10/TI,PY,AZ/17 (Item 13 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00846415

A SYSTEM FOR RELATING INVESTMENT ACCOUNT INFORMATION TO AN INVESTMENT
OBJECTIVE
SYSTEME POUR METTRE EN RELATION DES INFORMATIONS DE COMPTE DE PLACEMENT ET
UN OBJECTIF DE PLACEMENT
Publication Year: 2001

10/TI,PY,AZ/18 (Item 14 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00816846

BUSINESS MANAGEMENT SYSTEM
SYSTEME DE GESTION D'AFFAIRES
Publication Year: 2001

10/TI,PY,AZ/19 (Item 15 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00816843

INVESTMENT MANAGEMENT SYSTEM
SYSTEME DE GESTION DE VALEURS MOBILIERES
Publication Year: 2001

10/TI,PY,AZ/20 (Item 16 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00814145

A METHOD FOR EXECUTING A NETWORK-BASED CREDIT APPLICATION PROCESS
PROCEDE DE MISE EN OEUVRE D'UN PROCESSUS DE DEMANDE DE CREDIT EN RESEAU
Publication Year: 2001

10/TI,PY,AZ/21 (Item 17 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00814140

A METHOD FOR A VIRTUAL TRADE FINANCIAL FRAMEWORK
PROCEDE DESTINE A UN SCHEMA FINANCIER DE COMMERCE VIRTUEL
Publication Year: 2001

10/TI,PY,AZ/22 (Item 18 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00806392
TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A
NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF
PARTAGE TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE
DANS UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUTE, ET
PROCEDE ASSOCIE
Publication Year: 2001

10/TI,PY,AZ/23 (Item 19 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00806384
NETWORK AND LIFE CYCLE ASSET MANAGEMENT IN AN E-COMMERCE ENVIRONMENT AND
METHOD THEREOF
GESTION D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN ENVIRONNEMENT
DE COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE
Publication Year: 2001

10/TI,PY,AZ/24 (Item 20 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00806383
COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING
DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT
AND METHOD THEREOF
PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES
STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN
ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDEE SUR LE RESEAU ET
PROCEDE ASSOCIE
Publication Year: 2001

10/TI,PY,AZ/25 (Item 21 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00788825
METHOD FOR MAKING FINANCIAL INVESTMENTS
PROCEDE POUR FAIRE DES INVESTISSEMENTS FINANCIERS
Publication Year: 2001

10/TI,PY,AZ/26 (Item 22 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00781907
SYSTEMS AND METHODS FOR VIRTUAL POPULATION MUTUAL RELATIONSHIP MANAGEMENT
USING ELECTRONIC COMPUTER DRIVEN NETWORKS
SYSTEMES ET PROCEDES DE GESTION DE RELATIONS COMMUNES DE POPULATION
VIRTUELLE PAR DES RESEAUX ELECTRONIQUES INFORMATISES
Publication Year: 2001

10/TI,PY,AZ/27 (Item 23 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00777022

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR AN E-COMMERCE BASED
ARCHITECTURE
SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION POUR UNE ARCHITECTURE BASEE SUR
LE COMMERCE ELECTRONIQUE
Publication Year: 2001

10/TI,PY,AZ/28 (Item 24 from file: 349)
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00776243
SYSTEM AND METHOD FOR ELECTRONICALLY MANAGING FINANCIAL SERVICE CLAIMS
SYSTEME ET PROCEDE DESTINES A LA GESTION ELECTRONIQUE DE RECLAMATIONS
RELATIVES A UN SERVICE FINANCIER
Publication Year: 2001

10/TI,PY,AZ/29 (Item 25 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00775310
A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR DETERMINING CAPABILITY
LEVELS OF A RELEASE MANAGEMENT PROCESS AREA FOR PROCESS ASSESSMENT
PURPOSES IN AN OPERATIONAL MATURITY INVESTIGATION
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR DETERMINER LES NIVEAUX DE
CAPACITE D'UNE ZONE DU PROCESSUS DE GESTION DE DIFFUSION A DES FINS
D'EVALUATION DE PROCESSUS DANS UNE ETUDE DE MATURETE OPERATIONNELLE
Publication Year: 2001

10/TI,PY,AZ/30 (Item 26 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00775305
A SYSTEM, METHOD AND COMPUTER PROGRAM FOR DETERMINING CAPABILITY LEVEL OF
PROCESSES TO EVALUATE OPERATIONAL MATURITY IN AN ADMINISTRATION PROCESS
AREA
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DE VERIFICATION D'UN PROCESSUS A
MATURETE OPERATIONNELLE PAR DETERMINATION DU NIVEAU D'APTITUDE DANS UN
DOMAINE DE PROCESSUS TRAITEMENT D'ADMINISTRATION UTILISATEUR
Publication Year: 2001

10/TI,PY,AZ/31 (Item 27 from file: 349)
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00772921
METHOD AND APPARATUS FOR CHOOSING A STOCK PORTFOLIO, BASED ON PATENT
INDICATORS
PROCEDE ET APPAREIL DE SELECTION D'UN PORTEFEUILLES D'ACTIONS EN FONCTION
D'INDICATEURS RELATIFS A DES BREVETS
Publication Year: 2001

10/TI,PY,AZ/32 (Item 28 from file: 349)
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00767685
METHOD AND APPARATUS FOR STANDARDIZING TRANSACTION SYSTEMS
PROCEDE ET APPAREILS PERMETTANT DE NORMALISER DES SYSTEMES DE TRANSACTION
Publication Year: 2001

10/TI,PY,AZ/33 (Item 29 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00761432

METHODS, CONCEPTS AND TECHNOLOGY FOR DYNAMIC COMPARISON OF PRODUCT
FEATURES AND CUSTOMER PROFILE
PROCEDES, CONCEPTS ET TECHNIQUE DE COMPARAISON DYNAMIQUE DE
CARACTERISTIQUES D'UN PRODUIT ET DU PROFIL DES CONSOMMATEURS
Publication Year: 2000

10/TI,PY,AZ/34 (Item 30 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00761431

A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PROVIDING COMMERCE-RELATED
WEB APPLICATION SERVICES
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE DE
SERVICES D'APPLICATION DANS LE WEB LIES AU COMMERCE
Publication Year: 2000

10/TI,PY,AZ/35 (Item 31 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00761430

SYSTEM, METHOD AND COMPUTER PROGRAM FOR REPRESENTING PRIORITY INFORMATION
CONCERNING COMPONENTS OF A SYSTEM
SYSTEME, METHODE ET ARTICLE FABRIQUE PERMETTANT DE CLASSER PAR ORDRE DE
PRIORITE DES COMPOSANTS D'UNE STRUCTURE DE RESEAU NECESSAIRES A LA MISE
EN OEUVRE D'UNE TECHNIQUE
Publication Year: 2000

10/TI,PY,AZ/36 (Item 32 from file: 349)

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00761429

METHODS, CONCEPTS AND TECHNOLOGY FOR A VIRTUAL SHOPPING SYSTEM CAPABLE OF
ASSESSING NEEDS OF A CUSTOMER AND RECOMMENDING A PRODUCT OR SERVICE
BASED ON SUCH ASSESSED NEEDS
PROCEDES, CONCEPTS ET TECHNOLOGIE POUR SYSTEME D'ACHAT VIRTUEL CAPABLE
D'EVALUER LES BESOINS D'UN CLIENT ET DE RECOMMANDER UN PRODUIT OU UN
SERVICE SUR LA BASE DE CES BESOINS
Publication Year: 2000

10/TI,PY,AZ/37 (Item 33 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00761424

A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PHASE DELIVERY OF
COMPONENTS OF A SYSTEM REQUIRED FOR IMPLEMENTATION OF TECHNOLOGY
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE PAR PHASES
DE COMPOSANTS D'UN SYSTEME NECESSAIRES A L'APPLICATION D'UNE TECHNIQUE
Publication Year: 2000

10/TI,PY,AZ/38 (Item 34 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00761422

BUSINESS ALLIANCE IDENTIFICATION
SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION POUR L'IDENTIFICATION D'ALLIANCES
COMMERCIALES DANS UN CADRE D'ARCHITECTURE RESEAU
Publication Year: 2000

10/TI,PY,AZ/39 (Item 35 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00755449

INTEGRATED SYSTEM FOR ORDERING, FULFILLMENT, AND DELIVERY OF CONSUMER
PRODUCTS USING A DATA NETWORK

SYSTEME INTEGRE DE COMMANDE, D'EXECUTION DE COMMANDE ET DE LIVRAISON DE
PRODUITS DE CONSOMMATION FAISANT APPEL A UN RESEAU DE DONNEES

Publication Year: 2000

10/TI,PY,AZ/40 (Item 36 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00739246

METHOD AND APPARATUS FOR ASSET MANAGEMENT

PROCEDE ET APPAREIL DE GESTION D'AVOIRS

Publication Year: 2000

10/TI,PY,AZ/41 (Item 37 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00568299

COMPUTER NETWORK TRANSACTION SYSTEM

SYSTEME DE TRANSACTIONS EN RESEAU INFORMATIQUE

Publication Year: 2000

10/TI,PY,AZ/42 (Item 38 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00545208

DYNAMIC FLOW-THROUGH CONTEXT SWITCHING OF INVESTMENT DATA INTO MULTIPLE
INVESTMENT TOOLS

COMMUTATION DE DONNEES D'INVESTISSEMENT DANS DES INSTRUMENTS
D'INVESTISSEMENT MULTIPLES AVEC CONTEXTE DYNAMIQUE A DEBIT ELEVE

Publication Year: 2000

10/TI,PY,AZ/43 (Item 39 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00498909

USER INTERFACE FOR A FINANCIAL ADVISORY SYSTEM

INTERFACE UTILISATEUR POUR SYSTEME DE CONSEIL FINANCIER

Publication Year: 1999

10/TI,PY,AZ/44 (Item 40 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00474273

SYSTEM FOR PROVIDING INVESTMENT ADVICE AND MANAGEMENT OF PENSION ASSETS

SYSTEME DE CONSEILS EN INVESTISSEMENTS ET DE GESTION DE FONDS DE PENSION

Publication Year: 1999

10/TI,PY,AZ/45 (Item 41 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00443703

AUTOMATED BACK OFFICE TRANSACTION METHOD AND SYSTEM

PROCEDE ET SYSTEME AUTOMATISES DE TRANSACTIONS D'ARRIERE-GUICHET

Publication Year: 1998

10/TI,PY,AZ/46 (Item 42 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00412373

A METHOD AND SYSTEM FOR USING AN APPLICATION PROGRAMMABLE SMART CARD FOR
FINANCIAL TRANSACTIONS IN MULTIPLE COUNTRIES
PROCEDE ET SYSTEME UTILISANT UNE CARTE A PUCE PROGRAMMABLE PAR APPLICATIONS
POUR EFFECTUER DES TRANSACTIONS FINANCIERES DANS PLUSIEURS PAYS
Publication Year: 1998

10/TI,PY,AZ/47 (Item 43 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00339391

SYSTEM AND METHOD FOR RISK TRANSFER AND DIVERSIFICATION THROUGH THE USE OF
ASSURANCE ACCOUNTS
SYSTEME ET PROCEDE DE TRANSFERT ET DE DIVERSIFICATION DE RISQUE A L'AIDE DE
COMPTES D'ASSURANCE
Publication Year: 1996

10/3,K/40 (Item 36 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00739246 **Image available**

**METHOD AND APPARATUS FOR ASSET MANAGEMENT
PROCEDE ET APPAREIL DE GESTION D'AVOIRS**

Patent Applicant/Assignee:

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Legal Representative:

PEZZANO Tony V, Morgan & Finnegan, L.L.P., 345 Park Avenue, New York, NY
10154, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200052612 A1 20000908 (WO 0052612)
Application: WO 99US9296 19990428 (PCT/WO US9909296)
Priority Application: US 99259770 19990301

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 15157

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description
Claims

Legal Status (Type, Date, Text)

...A1 With international search report.

Examination ...

...Request for preliminary examination prior to end of 19th month from
priority date

Detailed Description

... the corresponding returns for each of the 75 different portfolios.

Other authors have applied MC software programming to investment
planning using an assumed average rate of return and an assumed
standard

deviation for each of...various hypothetical outcomes. This approach was
used by the inventors to develop hypothetical illustrations using
various asset allocations and withdrawal strategies based on the
historical experience from 1950 to present.

For this approach to work, the...each year can be utilized in the
invention.

- 13

B. The Asset Allocation And Withdrawal Strategy

The invention interacts the various hypothetical outcomes for each
portfolio with various withdrawal strategies. The invention uses a
combination of fixed-dollar and fixed-percent withdrawals and interacts
them...

...criteria were

used. In order of importance, they were.

I . Survivorship

The combination of the various withdrawal strategies and asset allocations had to last; that is, the portfolio could not run out of... Table 4, use that solution.

3. If the client's needs and wants do not match up, base the withdrawal strategy

on the total initial income requirement; that is, needs plus... withdrawal, fixed percent withdrawal and asset allocation input by the advisor by searching for a match for this information with a specified fixed dollar withdrawal amount, fixed percent withdrawal and asset allocation corresponding to a withdrawal worksheet or a portfolio values worksheet. If a match is found, the Hypothetical Illustrator scales the withdrawal worksheet or portfolio values worksheet based on...

...interacts the input values with the portfolio values worksheets stored therein by searching for a match of the input values with corresponding values of a portfolio values worksheet. If a match exists, the Hypothetical Illustrator creates an illustration populated with portfolio values generated from the corresponding...and interacts the input values with the withdrawal worksheets stored therein by searching for a match of the input values with corresponding values of a withdrawal worksheet. If a match exists, the Hypothetical Illustrator creates an illustration populated with withdrawal amounts generated from the corresponding...

Claim

... Technique which uses historical data from 1 950 to 1 997 (in random order) on various asset allocation and withdrawal strategies . The resulting hypothetical returns are based on asset class returns, not specific fund returns. A...

...Carlo Statistical Technique which uses historical data from 1950 to 1997 (in random order) on various asset allocation and withdrawal strategies . The resulting hypothetical returns are based on asset class returns, not specific fund returns. A...Technique which uses historical data from 1 950 to 1 997 (in random order) on various asset allocation and withdrawal strategies . The resulting hypothetical returns are based on asset class returns, not specific fund returns. A...

10/3,K/42 (Item 38 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00545208 **Image available**

DYNAMIC FLOW-THROUGH CONTEXT SWITCHING OF INVESTMENT DATA INTO MULTIPLE INVESTMENT TOOLS

COMMUTATION DE DONNEES D'INVESTISSEMENT DANS DES INSTRUMENTS D'INVESTISSEMENT MULTIPLES AVEC CONTEXTE DYNAMIQUE A DEBIT ELEVE

Patent Applicant/Assignee:

HARVEST TECHNOLOGY INC,

Inventor(s):

MASON Roderick K V,

CHOY Hanford C,

DIRIK Akin,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200008581 A1 20000217 (WO 0008581)

Application: WO 99US17644 19990803 (PCT/WO US9917644)

Priority Application: US 98128273 19980803

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE

ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT

UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU

TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG

CI CM GA GN GW ML MR NE SN TD TG

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... and far more likely to switch firms if performance is below the benchmark they are **measured** against. Current systems do not enhance the investment professional's ability to document investment decisions... investment professional can quickly then flow that context into graphical or other investment tools to **comparatively** review the portfolio's performance.

4

The investment research software product of the present invention... analysis. Over a period of time, an investment professional will re-evaluate his decisions by **comparing** the current conditions (financial, management, competitive position) of a company, industry, sector, or portfolio to...order columns for a template (selectable columns include title, date, time, news source. length. keyword **matches**).

This feature is accessed via the show properties button.

The news tool 122a response to...understand the correlation between different types of information, the investment professional will create graphs to **compare** different data-types over a period of time. To be usable, data for each data...

...a graph is useless.

For instance, a user wishes to create a line graph that **compares** the price vs. sales vs.

2o earnings estimates for IBM over a 15-year period...

...S 1.25, while sales are \$2 billion. The utility of such graphs is to **compare** relative changes, not absolute changes, yet, with different data types and extreme variations in value, a **comparative** graph would be useless using only raw values. Dual Y-axis graphs provide a limited...the scale of the various data types is i o readjusted using one of following two **schemes** , as selected by the user.

1. Scale data streams into a common percentage change scale...

...It supports an important part of the investment management process. It allows investment professionals to **examine** the past performance of a security, industry, or sector and analyze the present outlook, and...

...by brokers and broker consensus, and recommendations on the company's present outlook. The user can **compare** the estimates and recommendations from different brokers with the consensus to get a better understanding ...

...a security. The earnings estimates and recommendation data provides the user with the information to **examine** and **compare** individual expectation versus group expectation versus actual results, allowing the user to make more informed...notes.

8. Allow user to store earnings estimate view or subview.

9. Allow user to **compared** internal estimates and recommendations to Wall Street estimates and recommendations through the "in-house" broker

...from different layout options.

1. Allow users formatting options - bold, italic, fonts, to visually distinguish data.

12. Show users progress of download.

13. Show users cost of download by data...portfolio summary template for the selected context.

2. Save different summaries as templates. @O 3. Differentiate summaries based on context: exchange, index, portfolio, sector, industry, security. Some data is only available...follows.

Monitoring the Market

41

Fig. 14 illustrates the schematic structure of the investment research software product and system 200 during monitoring. Here, the investment professional has configured a number of different tool templates to get a general overview of...

Claim

... to the data context received by the tool, and that retrieves data from the database matching the requested type and data context and provides it to each investment tool as requested...from a plurality of data feed sources, each data feed source
'ding data in a distinct data format;

provi

normalizing the received investment data from the plurality of data feed sources...Packard Mark Industry Benehrflork Results Reuters 9:29 AM
Oracle, Unisys Unveil Oracle7 For Open Parallel Unisys Setvei UPI Y 29 AM

@j

FIGURE 8

SUBSTITUTE SHEET (RULE Pro)

/19

122H...

...benclarntak Aesults UPI 6/7/96 19:29 AM Oracle. Unisys Unveil Oracle7
For Ornen Parallel Unisys @,ervefV

10:1 FiTI -.j

FIGURE 9

SUBSTITUTE SHEET-7 (RULE 26)

/19

122H...

...Packard Mark Industry Benchmark Results Reuters 9:29 AM
Oracle, Unisys Unveil Oracle7 For Open Parallel Unisys Server UPI 9:29 AM

FIGURE 10

SUBSTITUTE SHEET (RULE 26)

/19

Show...

10/3,K/43 (Item 39 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00498909 **Image available**

USER INTERFACE FOR A FINANCIAL ADVISORY SYSTEM

INTERFACE UTILISATEUR POUR SYSTEME DE CONSEIL FINANCIER

Patent Applicant/Assignee:

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JONES Christopher L,

SHARPE William F,
FINE Ken,
TAUBER Ellen,

Inventor(s):

MAGGIONCALDA Jeff N,
JONES Christopher L,
SHARPE William F,
FINE Ken,
TAUBER Ellen,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9930261 A1 19990617
Application: WO 98US19951 19980923 (PCT/WO US9819951)
Priority Application: US 97988226 19971210

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 12002

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... these specific details. In other instances, well-known structures and devices are shown in block **diagram** form.

The present invention includes **various** steps, which will be described below.

The steps of the present invention may be embodied...may be different types of assets, such as U.S. equities and bonds (making no **distinction** between short-term and longer-term bonds). Of course, a different number of core assets...

...module 330 may perform the functions as described in "Asset allocation: Management style and performance **measurement**," by William F. Sharpe, Journal of Portfolio Management, Vol. 18, No. 2, which is hereby...along the risk slider bar 605 and each position may be associated with a volatility **measure** defined by ...1 0, values upon which the probability distribution depend are received.

In the context of **financial planning software**; for example, these values may include the particular recommended financial products, current and projected...type of loss. Further, the long-term risk indication may include various value at risk **measures**.

C. Depiction of Short-Term Risk

Figure 10 illustrates a graphical device 1000 that...1. In the present state, the risk slider bar 1210 has a volatility **measure** of .75x.

Assuming the user increases the risk, Figure 12B represents an exemplary state of...

...portfolio optimization module 350. The risk slider bar 1210 now has a volatility **measure** of 1.25x and the bar chart 1230 indicates the recommended financial product allocation corresponding...

10/3,K/44 (Item 40 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00474273 **Image available**

SYSTEM FOR PROVIDING INVESTMENT ADVICE AND MANAGEMENT OF PENSION ASSETS
SYSTEME DE CONSEILS EN INVESTISSEMENTS ET DE GESTION DE FONDS DE PENSION

Patent Applicant/Assignee:

TRUST COMPANY OF THE WEST,

Inventor(s):

TARBOX Brian Christopher,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9905625 A1 19990204

Application: WO 98US13786 19980701 (PCT/WO US9813786)

Priority Application: US 97900415 19970725

Designated States: AU BG BR BY CA CN CZ EE HU IL IS JP KR LT LV MX NO NZ PL
RO RU SG SI SK TR UA AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT
SE

Publication Language: English

Fulltext Word Count: 5981

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... The investment advisor 32 directly assists participants
14 in making appropriate investment decisions to achieve two
important goals: (1) increased Benefit Plan utilization and
(2) rendering assistance to each individual Benefit Plan
participant such that each participant...26; As shown, the participant
advisor 32 that provides the
investment recommendation to the Benefit Plan participant 14
and the plurality of Mutual Funds management advisors 16 are
two entirely separate entities and are compensated according...processes
data from the Participant Account in Trusts and
aggregates the accounts by separate and distinct Benef it
Plans 68, 70, 72. For each Benefit Plan, the total
Participant Account in...

...are inappropriate for the particular
participant but are more profitable to either the Trust Fund
Manager or the investment company. The system monitor
computer program, in its initial form, will be initially
designed and constantly updated to follow and adhere...

10/3,K/47 (Item 43 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00339391 **Image available**

SYSTEM AND METHOD FOR RISK TRANSFER AND DIVERSIFICATION THROUGH THE USE OF
ASSURANCE ACCOUNTS

SYSTEME ET PROCEDE DE TRANSFERT ET DE DIVERSIFICATION DE RISQUE A L'AIDE DE
COMPTES D'ASSURANCE

Patent Applicant/Assignee:

KING Douglas L,
BARCLAY Alasdair G,
WELLMAN Rockie C,

Inventor(s):

KING Douglas L,
BARCLAY Alasdair G,
WELLMAN Rockie C,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9621903 A1 19960718

Application: WO 96US51 19960111 (PCT/WO US9600051)

Priority Application: US 9560 19950109

Designated States: AL AM AU AZ BB BG BR BY CA CN CZ EE FI GE HU IS JP KG KP
KR KZ LK LR LS LT LV MD MG MK MN MX NO NZ PL RO RU SG SI SK TJ TM TR TT
UA UZ VN KE LS MW SD SZ UG AZ BY KZ RU TJ TM AT BE CH DE DK ES FR GB GR

IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG
Publication Language: English
Fulltext Word Count: 19816

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

English Abstract

...of the interests of particular investors to specifically identified risks in a risk to capital **matching** system. Segregated reserves are used to tailor particular products for specific needs and, in particular ...

French Abstract

...identifies de maniere specifique, dans un systeme de correspondance entre risque et capital. Des reserves **distinctes** sont utilisees pour realiser sur mesure des produits particuliers destines a des besoins specifiques et...

Detailed Description

... forms of capital structure: a capital leveraging system (banks and insurance companies) or a capital **matching** Ssystem (the exchanges and markets).

Under the capital leveraging system, an insurer may accept any...

...all policies claimed their limits.

Leveraging capital, i.e., a small amount of capital 20 **compared** to the risk exposures assumed, translates a small underwriting profit on premium into a substantial...

Claim

... company's capacity to pay loss claims as they 10 accrue,

In contrast, a capital **matching** system such as an exchange, accepts risk by **matching** buyers and sellers, i.e., parties transfer risk to those accepting it, in effect **matching** risk to capital, Under this system parties transfer 15 or accept risks which are easily quantified in **comparatively** small units, such as through futures and options contracts, It limits the types and conditions...

...a

corresponding amount of risk. The exchange stands as the intermediary between all parties, perfectly **matched**, with its only exposure being the credit performance of any one participant, Like Lloyd's...system of statutorily segregated reserve 10 accounts through which compensation received for accepting risk is **matched** with equity or debt sourced from specific investors, being sufficient to pay a total loss...

...activities of other enterprises, and other attributes of capital leveraging structures with risk and capital **matching** principles similar to those employed by 25 major international exchanges and mutual funds, in an...

...30 that all claims will be paid from its segregated assets, This arrangement provides a **comparatively** higher quality assurance of risk transfer. Further, each investor's liability is limited to its...the present invention contemplates a core capital structure uniquely different from capital leveraging

or capital **matching** systems individually.

The risk diversification subsystem of this invention represents a unique capital structure. It...a flow diagram of the steps for issuing a contract accepting risk;

FIG. 3 is **diagram** of **several** transactional capital 10 asset allocation options available in the present invention, FIG. 4 is a 25 through dedicated transactional capital and premium of the risk diversification subsystem **matched** to the risk accepted, In the preferred embodiment, an insurance company is the entity which...out

the process and method of the present invention provides a system heretofore unknown for **matching** of unique risks with
- 11

SUBSTITUTE SHEET (RULE 26)

capital willing to assume such risks...

...other incentives.

Each information retrieval step of the present method facilitates the efficient and timely **matching** of risks 5 accepted with capital willing to fully assume the risk transferred to the...data

processing system which electronically transmits same to an insurer@entitys underwriting database router for **comparison**, (1) Once the information is electronically **compared** to a series of **discriminating** parameters, the router 10 system responds with suggested programs and underwriters to whom the information...

...analyzing the proposed risk is prepared with the assistance of a data processing program which **compares** the proposed risk to a set of underwriting guidelines broadly designed to 30 assure compliance with specific program objectives, capital **matching** limitations, and system constraints. A key element of this **comparative** data system is an interactive pricing model which takes into consideration program guidelines, current and...

...and other

information necessary to determine the amount of capital
- 18

SUBSTITUTE SHEET (RULE 26)

matching support required to accept the proposed risk and the minimum premium level which would justify its acceptance, It also analyzes the underwriter's current portfolio of business and capital **matching** capacity. (5)

The underwriter may then respond via electronic means as to whether or not...

...differently, more particularly the diversification profile of 10 risks they assume, their cost of capital **matching** (returns investors expect for the use of capital allocated to risks underwritten by an underwriter...The data processing system of the present invention

25 provides novel methods for accomplishing the **matching** of persons seeking to transfer risks with capital willing to accept such risks, The data...

...data processing provides instant access of pertinent information to facilitate the negotiation of terms to **match** risk transfer to capital on a contract-by-contract
- 21

SUBSTITUTE SHEET (RULE 26)

basis...totally new method of diversifying risk.

The present subsystem diversifies risk through a means of **matching** specific risks with sufficient funds, 20 including capital, to permit complete risk transference,

while transferring...

...larger compensation, i.e., premiums, for accepting risks unable to be placed in other markets compared 25 to that accepted by existing markets, and passing a portion of that risk compensation...

...spread their exposure across numerous risks, just as on an exchange, The present embodiment wholly matches the maximum exposure with funds to support the risk, It will not accept the counterparty...RULE 26) different layers of risk represented within a single contract. The mechanism fully employs matching principles which permit it to accept any type of risk, where exchanges must standardize contract...

...capital structure of the insurer entity by means of creating and embodying in law two distinct two financial statement constituencies, Generally, the priority of claims upon assets and income of an...

...and capital of the insurer-entity, not simply assets being held in trust, These are distinguished for exemplary 30 purposes as "General Assets" and "Reserved Assets" (FIG. 4). a) owners or...approach to the acquisition of new business, its primary focus, is the facilitation of capital matching between underwriters and investment managers, for the benefit of 2S primary shareholders, This unique dynamic...thorough knowledge of the risks of taking futures positions and is not 30 as appropriately matched for natural hedging purposes, The costs can also be somewhat prohibitive. Investing in the publicly...to reinsure risks the underwriter, as a property catastrophe insurer, accepts from geographic areas which match the supplier's sales profile, or rely of the underwriters expertise to analyze risks presented...

...the responsibility of providing catalytic assistance to various market participants in risk taking and capital matching activities. The insurer-entity, similar to an exchange allocates a minimum fee level in each...

...be excessive, management may opt to place a competing bid, generally allowing transactional capital to match the bid and continue to support the risk, but at a lower compensation level. 2S...

...The reserve management subsystem uses commonly available data processing hardware augmented by specially IS designed financial management software, The broad aspects of the subsystem include a method of tracking and monitoring specific investments...reserves allow the insurer-entity to allocate specific policy liabilities to a particular reserve; then match those liabilities through loss reserves, 35 sourced from premium, and capital and/or debt support...

...Thus a portion of the 5enterprises current assets and future investment earnings is dedicated and matched to each policy obligation incurred. For instance, a ...determining the insurer-entity's obligations to policyholders, capital participants, professionals, and other parties, and matches them to assets held by custodians with the insurer-entity's Reserved Assets in a...

...payment of a total loss on the aggregate to the insurer-entity's policy

obligations, **matched** to currency and maturity,
Finally, one of its primary reporting functions is
to not only report, but assure compliance with the insurer
entity's sophisticated capital **matching** system. Any changes
15 ...for displaying such information, and for communicating
30 information rapidly including direct communication between
offices.

Matching risk with capital includes the
circumstances where persons seeking to transfer risks make
known the...creation of risk transfer
contracts having policy limits identified to specific
accounts, then transferring and **matching** all or a portion of
the risk to one or more investors under a capital...concerning a risk
which
transmits the information to the entity's underwriting
database router for **comparison** ;
the step of operating such computer system to
10 **compare** the proposed risk to a series of **discriminating**
parameters; and
the step of responding to the intermediary with
contract counteroffers into which the...

...producing a report analyzing the proposed
30 risk, aided by a data processing program which **compares** the
proposed risk ...to a set of guidelines broadly designed to
assure compliance with specific program objectives, capital
matching limitations, and system constraints; and
a means of responding to the intermediary as to
35...

...cost and profit objective factors, and other
information necessary to determine the amount of capital
matching support required to accept the proposed risk and the
minimum compensation level for accepting the...

...and
the step of analyzing an entity consultant's
current portfolio of business and capital **matching** capacity.
14* A method of facilitating the creation by an entity
as aided by its...

...A data processing system for managing an entity's
S activities which utilize intermediaries to **match** risk
transferors with provided capital comprising
a) input means for creating a plurality of
capital...entity consultants;
g) means for storing approved contract data;
h) means for receiving claims and **comparing** the
claims to such contract data.

16 In a method of accepting risk which may...

...facilitate
creation of risk transfer contracts which are identified to
specific accounts, then transferring and **matching** all or a
portion of the risk to one or more capital providers under a...risk
which system electronically transmits the information to the
entity's underwriting database router for **comparison** ;
S the step of operating such computer system to
compare the proposed risk to a series of **discriminating**
parameters; and
the step of responding to the intermediary with
contract counteroffers into which the...

...electronically producing a report
analyzing the proposed risk, aided by a data processing
program which **compares** the proposed risk to a set of

guidelines broadly designed to assure compliance with specific program objectives, capital **matching** limitations, 30 and system constraints; and a means of electronically responding to the intermediary as...

...cost and profit objective factors, and other information necessary to determine the amount of capital **matching** support required to accept the proposed risk and the minimum compensation level for accepting the...

...and the step of analyzing an entity consultant's current portfolio of business and capital **matching** capacity.

26 The method of accepting an electronic application by a specific entity consultant from...profiling capacity and other reporting and

35 analytical function supported by digital computer and a **comparative** data processing system comprised of:

- 57

SUBSTITUTE SHEET (RULE 26)

electronic means of determining the...

...payment of a total loss on the aggregate of the entity's contract 20 obligations, **matched** to currency and maturity.

36 The system of claim 2 comprising: means of establishing reserve...group of risks categorized by type, a particular entity consultant or investment manager or other **distinguishing** criteria.

45 The system of claim 38 further comprising: Is a means for market professionals...30 reserve to specific risk acceptance and/or investment activities; and a means of electronically **comparing** each allocation to a risk acceptance or investment activity for compliance with reserve criteria previously...

...1 including 28 a step to assure compliance with the entity's risk to capital **matching** system requiring that any changes in assets within the reserved assets portfolio are subject to...the payment of a total loss on the aggregate of the entity's contract obligations, **matched** to currency and maturity.

51 The system of claim 2 including a means of subdividing...new uses of the system;

- 65

SUBSTITUTE SHEET (RULE 26)

a means of facilitating capital **matching** between entity consultants and investment managers through direct electronic access to information between the parties; and an electronic **comparative** means which aids entity 5 consultants in completing their capital support profiles for the acceptance...

...publishing these opportunities to selected investment managers or directly to capital participants, along with a **comparative** analysis highlighting certain of these opportunities which could fill gaps in a portfolio or diversification...

- ...charged with respect to each transaction of the entity in providing risk taking and capital **matching** activities to various market participants, similar in some respects to fees charged by exchanges;
a...
- ...entity, inuring to the benefit of primary equity;
a means of electronic risk to capital **matching** surveillance which monitors the pricing of risks being transferred to capital participants, comprising compensation levels...
- ...of transactions in which transactional capital compensation may be identified as 35 potentially excessive when **compared** to current market conditions; and
- 66
SUBSTITUTE SHEET (RULE 26)
a means which permits the...
- ...sought by capital providers to support a risk is deemed excessive, allowing capital providers to **match** the bid and continue to support the risk, but at a lower compensation level, or...

11/TI,PY,AZ/1 (Item 1 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00963611
EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM
FOR RENTAL VEHICLE SERVICES
SYSTEME INFORMATIQUE INTERENTREPRISES A ELEMENTS MULTIPLES A ACCES INTERNET
POUR SERVICES DE LOCATION DE VEHICULES
Publication Year: 2002

11/TI,PY,AZ/2 (Item 2 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00784185
A SYSTEM AND METHOD FOR STREAM-BASED COMMUNICATION IN A COMMUNICATION
SERVICES PATTERNS ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION FOURNISSANT UN SYSTEME DE
COMMUNICATION EN CONTINU DANS UN ENVIRONNEMENT DE CONFIGURATIONS DE
SERVICES DE COMMUNICATION
Publication Year: 2001

11/TI,PY,AZ/3 (Item 3 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00761422
BUSINESS ALLIANCE IDENTIFICATION
SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION POUR L'IDENTIFICATION D'ALLIANCES
COMMERCIALES DANS UN CADRE D'ARCHITECTURE RESEAU
Publication Year: 2000

11/TI,PY,AZ/4 (Item 4 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00418748
SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS
PROTECTION
SYSTEMES ET PROCEDES DE GESTION DE TRANSACTIONS SECURISEES ET DE PROTECTION
DE DROITS ELECTRONIQUES
Publication Year: 1998

11/3,K/4 (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00418748 **Image available**

**SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS
PROTECTION
SYSTEMES ET PROCEDES DE GESTION DE TRANSACTIONS SECURISEES ET DE PROTECTION
DE DROITS ELECTRONIQUES**

Patent Applicant/Assignee:

INTERTRUST TECHNOLOGIES CORP,

Inventor(s):

GINTER Karl L,
SHEAR Victor H,
SIBERT W Olin,
SPAHN Francis J,
VAN WIE David M,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9809209 A1 19980305

Application: WO 97US15243 19970829 (PCT/WO US9715243)

Priority Application: US 96706206 19960830

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN

MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI

FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 195626

Fulltext Availability:

Detailed Description

Detailed Description

... application running on a conventional operating system.

ROS Software Axchitecture

Figure 10 is a block **diagram** of one example of a **software**
structure/architecture for Rights Operating System CROS') 602
provided by the preferred embodiment. In this...

12/TI,PY,AZ/1 (Item 1 from file: 348)
DIALOG(R)File 348:(c) 2003 European Patent Office. All rts. reserv.

01058922
Integrated insurance system and system method
Integriertes Versicherungssystem und Verfahren fur das System
Systeme integre d'assurance et methode pour la systeme
PATENT (CC, No, Kind, Date): EP 935208 A2 990811 (Basic)
EP 935208 A3 010221

12/TI,PY,AZ/2 (Item 2 from file: 348)
DIALOG(R)File 348:(c) 2003 European Patent Office. All rts. reserv.

00692915
RECOMBINANT ALPHAVIRUS VECTORS
REKOMBINANTER ALPHAVIRUS VEKTOR
VECTEURS COMPOSES D'ALPHAVIRUS RECOMBINANTS
PATENT (CC, No, Kind, Date): EP 694070 A1 960131 (Basic)
EP 694070 B1 020410
WO 9507994 950323

12/TI,PY,AZ/3 (Item 1 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00999945
METHOD AND APPARATUS PROVIDING AUTOMATED FINANCIAL PLAN CONTROLS
PROCEDE ET APPAREIL DE COMMANDE AUTOMATISEE DE PLANS FINANCIERS
Publication Year: 2003

12/TI,PY,AZ/4 (Item 2 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00996755
VENDOR COMPARISON, ADVERTISING AND SWITCHING
COMPARAISON, PUBLICITE ET CHANGEMENT DE FOURNISSEUR
Publication Year: 2003

12/TI,PY,AZ/5 (Item 3 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00994559
DIGITAL OPTIONS HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING
EXCHANGE THEREFOR
OPTIONS NUMERIQUES A RETOURS AJUSTABLES BASEES SUR LA DEMANDE ET BOURSE
D'ECHANGES COMMERCIAUX AFFERENTE
Publication Year: 2003

12/TI,PY,AZ/6 (Item 4 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00982516
SYSTEM AND METHOD FOR PROVIDING FINANCIAL PLANNING AND ADVICE
SYSTEME ET PROCEDE DE FOURNITURE DE PLANIFICATION ET DE CONSEIL FINANCIERS
Publication Year: 2003

12/TI,PY,AZ/7 (Item 5 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00963611
EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM

FOR RENTAL VEHICLE SERVICES
SYSTEME INFORMATIQUE INTERENTREPRISES A ELEMENTS MULTIPLES A ACCES INTERNET
POUR SERVICES DE LOCATION DE VEHICULES
Publication Year: 2002

12/TI,PY,AZ/8 (Item 6 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00949147
SYNTHETIC FIXED INCOME PRINCIPAL PROTECTED VEHICLE AND METHODOLOGY
ORGANE PROTEGE DE CAPITAL A REVENU FIXE SYNTHETIQUE ET METHODOLOGIE
Publication Year: 2002

12/TI,PY,AZ/9 (Item 7 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00943633
STRUCTURED LEASING METHOD AND SYSTEM
PROCEDE ET SYSTEME STRUCTURES RELATIFS AUX CONTRATS DE LOCATION
Publication Year: 2002

12/TI,PY,AZ/10 (Item 8 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00907014
METHODS AND SYSTEMS FOR JOB-BASED ACCOUNTING
PROCEDES ET SYSTEMES DE COMPTABILISATION FONDEE SUR LE TRAVAIL
Publication Year: 2002

12/TI,PY,AZ/11 (Item 9 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00876870
STRATEGIC MARKETING PLANNING PROCESSES, MARKETING EFFECTIVENESS TOOLS AND
SYSTEMS, AND MARKETING INVESTMENT MANAGEMENT
PROCEDES DE PLANIFICATION STRATEGIQUE DE MARKETING, OUTILS ET SYSTEMES
EFFICACES DE MARKETING, ET GESTION D'INVESTISSEMENTS MARKETING
Publication Year: 2002

12/TI,PY,AZ/12 (Item 10 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00849461
WEB-BASED RISK MANAGEMENT SYSTEM
SYSTEME DE GESTION DE RISQUE BASE WEB
Publication Year: 2001

12/TI,PY,AZ/13 (Item 11 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00828050
SEPARATE ACCOUNT PROCESSING
TRAITEMENT DE COMPTE SEPRE
Publication Year: 2001

12/TI,PY,AZ/14 (Item 12 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00826128

PERSONAL FINANCIAL MANAGEMENT SYSTEM, METHOD AND PROGRAM USING A GRAPHICAL
OBJECT-ORIENTED PROGRAMMING METHODOLOGY
SYSTEME, PROCEDE ET PROGRAMME PERSONNELS DE GESTION FINANCIERE METTANT EN
OEUVRE UNE METHODOLOGIE GRAPHIQUE DE PROGRAMMATION ORIENTEE OBJET
Publication Year: 2001

12/TI,PY,AZ/15 (Item 13 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00784131
A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A MULTI-OBJECT FETCH
COMPONENT IN AN INFORMATION SERVICES PATTERNS ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR COMPOSANT DE RECUPERATION
MULTI-OBJET DANS UN ENVIRONNEMENT CARACTERISE PAR DES SERVICES
D'INFORMATIONS
Publication Year: 2001

12/TI,PY,AZ/16 (Item 14 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00775308
A SYSTEM, METHOD AND COMPUTER PROGRAM FOR DETERMINING OPERATIONALMaturity
OF AN ORGANIZATION
SYSTEME, PROCEDE ET ARTICLE FABRIQUE PERMETTANT DE MESURER LA MATURITE
OPERATIONNELLE D'UNE ORGANISATION D'OPERATIONS
Publication Year: 2001

12/TI,PY,AZ/17 (Item 15 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00767609
MASSIVE COLLECTIVE NETWORK PROCESSING SYSTEM AND METHODS
SYSTEME ET PROCEDES DE TRAITEMENT D'UN RESEAU COLLECTIF A GRANDE ECHELLE
Publication Year: 2001

12/TI,PY,AZ/18 (Item 16 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00761422
BUSINESS ALLIANCE IDENTIFICATION
SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION POUR L'IDENTIFICATION D'ALLIANCES
COMMERCIALES DANS UN CADRE D'ARCHITECTURE RESEAU
Publication Year: 2000

12/TI,PY,AZ/19 (Item 17 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00757134
METHOD FOR ILLUSTRATING REPLACEMENT OF A BENEFIT PLAN NOT VIABLE IN THE
JURIDICITION
PROCEDE ILLUSTRANT LE REMPLACEMENT D'UN PROGRAMME DE PREVOYANCE NON VALABLE
AU LIEU DE JURIDICITION
Publication Year: 2000

12/TI,PY,AZ/20 (Item 18 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00750430
GRAPHICAL USER INTERFACE FOR DISPLAYING ALTERNATIVES FOR TRANSFERRING
ESTATE ASSETS TO HEIRS

INTERFACE GRAPHIQUE UTILISATEUR CONÇUE POUR AFFICHER DIFFÉRENTES
POSSIBILITÉS DE TRANSMISSION D'ACTIFS DE LA SUCCESSION À DES HÉRITIERS
Publication Year: 2000

12/TI,PY,AZ/21 (Item 19 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00745526
PORTFOLIO INVESTMENT GUIDELINE COMPLIANCE AND FINANCIAL FUND ADMINISTRATION
SYSTEM
SYSTEME DE GESTION DE FONDS FINANCIERS ET DE CONFORMITE AUX DIRECTIVES EN
MATIERE D'INVESTISSEMENT DE PORTEFEUILLE
Publication Year: 2000

12/TI,PY,AZ/22 (Item 20 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00448124
BUSINESS ANALYSIS TOOL AND METHOD
OUTIL ET PROCÉDE D'ANALYSE DE VALEUR ET DE RENTABILITE
Publication Year: 1998

12/TI,PY,AZ/23 (Item 21 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00418748
SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS
PROTECTION
SYSTEMES ET PROCÉDES DE GESTION DE TRANSACTIONS SECURISEES ET DE PROTECTION
DE DROITS ELECTRONIQUES
Publication Year: 1998

12/TI,PY,AZ/24 (Item 22 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00339391
SYSTEM AND METHOD FOR RISK TRANSFER AND DIVERSIFICATION THROUGH THE USE OF
ASSURANCE ACCOUNTS
SYSTEME ET PROCÉDE DE TRANSFERT ET DE DIVERSIFICATION DE RISQUE À L'AIDE DE
COMPTES D'ASSURANCE
Publication Year: 1996

12/TI,PY,AZ/25 (Item 23 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00289845
RECOMBINANT ALPHAVIRUS VECTORS
VECTEURS COMPOSÉS D'ALPHAVIRUS RECOMBINANTS
Publication Year: 1995

12/3,K/19 (Item 17 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00757134 **Image available**

**METHOD FOR ILLUSTRATING REPLACEMENT OF A BENEFIT PLAN NOT VIABLE IN THE
JURIDICTION
PROCEDE ILLUSTRANT LE REMPLACEMENT D'UN PROGRAMME DE PREVOYANCE NON VALABLE
AU LIEU DE JURIDICTION**

Patent Applicant/Inventor:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200070522 A1 20001123 (WO 0070522)

Application: WO 2000US13528 20000516 (PCT/WO US0013528)

Priority Application: US 99313164 19990517

Designated States: CA SG

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 38279

Fulltext Availability:

Detailed Description

Detailed Description

... build the system to provide the services in Block 504 requires the integration of different **software** capabilities, although there are several providers that have a single **software** package that integrates the six elements of personal financial planning (cash flow, taxation, investments, retirement...

...tend to be used more by participants with less wealth than those typically interested in **investment management** and **estate planning**

The main **distinction** in the **financial planning** services provided by this invention, when compared to other providers, is the integration of multi...

...authorities, such as a German citizen working in Japan with a U.S. 401 (k) **plan** holding U.S. situs assets.

In these cases, the tax laws of each country should...

12/3,K/20 (Item 18 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00750430 **Image available**

**GRAPHICAL USER INTERFACE FOR DISPLAYING ALTERNATIVES FOR TRANSFERRING
ESTATE ASSETS TO HEIRS**

**INTERFACE GRAPHIQUE UTILISATEUR CONCUE POUR AFFICHER DIFFERENTES
POSSIBILITES DE TRANSMISSION D'ACTIFS DE LA SUCCESSION A DES HERITIERS**

Patent Applicant/Assignee:

NEW YORK LIFE INSURANCE COMPANY, 51 Madison Avenue, New York, NY 10010,
US, US (Residence), US (Nationality)

Inventor(s):

HABERMAN Roy A, 32 Greenwood Lane, Valhalla, NY 10595, US

Legal Representative:

OSTROW Seth H, Brown Raysman Millstein Felder & Steiner, LLP, 120 West
45th Street, New York, NY 10036, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200063813 A1 20001026 (WO 0063813)
Application: WO 2000US10629 20000419 (PCT/WO US0010629)
Priority Application: US 99294619 19990419
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW
MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 7142

Fulltext Availability:
Detailed Description

Detailed Description
... alternatives available to them.

According to the present invention, the display device 106 displays several **estate planning** alternatives. The **comparison** between the various **strategies** is based on a preselected death benefit and the premiums as shown in the illustration...

...years beyond his life expectancy. The client supplies different numbers relating to the estate planning **strategies** and by allowing these numbers to vary, the present invention provides personalized information, in a...

12/3,K/21 (Item 19 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00745526 **Image available**
PORTFOLIO INVESTMENT GUIDELINE COMPLIANCE AND FINANCIAL FUND ADMINISTRATION
SYSTEM
SYSTEME DE GESTION DE FONDS FINANCIERS ET DE CONFORMITE AUX DIRECTIVES EN
MATIERE D'INVESTISSEMENT DE PORTEFEUILLE

Patent Applicant/Assignee:
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(Residence), US (Nationality)

Inventor(s):
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GUERRIERO Charles, 2 Cori Lane, East Northport, NY 11731, US
MANDEL Boris, 3-08 26th Street, Fair Lawn, NJ 07410, US
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EKHTMAN Lev, 66 Bay 10 Street, Brooklyn, NY 11228, US
PECK Will, 792 Westover Road, Stamford, CT 06902, US
LEEPER Richard, 3205 216th Court SE, Issaquah, WA 98029, US
MILLER William C, 107 Westminster Drive, Pearl River, NY 10965, US
KUMAR Rajesh, 1 Gilbert Road, Chafford Hundred, Grays, Essex RM16 6NN, GB

Legal Representative:
MURTHA James J, Orrick, Herrington & Sutcliffe LLP, 666 Fifth Avenue, New York, NY 10103, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200058900 A1 20001005 (WO 0058900)
Application: WO 2000US8642 20000331 (PCT/WO US0008642)
Priority Application: US 99127273 19990331; US 2000516377 20000301
Designated States: AL AU BA BB BG BR CA CN CU CZ EE GE HU ID IL IS JP KP KR

LC LK LR LT LV MG MK MN MX NO NZ PL RO SG SI SK SL TR TT UA UZ VN YU
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 51390

Fulltext Availability:

Claims

Claim

... comprising a computer readable storage medium having a physical substrate physically configured to represent a **computer program**, the **computer program** comprising means to store investment rules, means to store fund information including the identity...

...investment rules, and means to generate a signal based, at least in part, on the **comparison**.

71 A method of **monitoring** a client **financial** fund, which fund is composed of financial instruments, the method comprising:
(a) storing investment rules...

12/3, K/22 (Item 20 from file: 349)

DIALOG(R) File 349: PCT FULLTEXT

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00448124 **Image available**

BUSINESS ANALYSIS TOOL AND METHOD

OUTIL ET PROCEDURE D'ANALYSE DE VALEUR ET DE RENTABILITE

Patent Applicant/Assignee:

MAYON-WHITE William Mark,
LESSER Michael John,
DYER Bernard William,
BACKHOUSE James,

Inventor(s):

MAYON-WHITE William Mark,
LESSER Michael John,
DYER Bernard William,
BACKHOUSE James,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9838588 A1 19980903

Application: WO 98GB642 19980302 (PCT/WO GB9800642)

Priority Application: GB 974187 19970228

Designated States: CA JP US AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Fulltext Word Count: 5941

Fulltext Availability:

Claims

Claim

... the weighting factor will be relatively high. In the financial sector, an equation or a **computer program** supplied by an external analyst may be assigned a higher weighting value if the company...the value on the security of said associated business asset. The invention also provides a **computer program** to guide a user through at least steps i) to iv) of the above method...

...with the corresponding distribution or "footprint" of other companies in the same sector. The resulting **comparison** is useful in **financial** analysis, **management** consultancy, planning mergers and acquisitions, and the like. The valuations of steps iii) and iv)...of the boxes in the

screen dump of Figure 2;

Figure 5 is a flow diagram showing the first, information mapping phase of a method

in accordance with the second aspect of the invention;

Figure 5b) is a flow diagram showing the second, information valuation phase of an

embodiment of the above method;

Figure 5c) is a flow diagram showing the third, information evaluation phase of the

above embodiment; and

Figure 6 is a flow diagram illustrating the computation of the value of the assets of a business using the programmed...hot buttons may be provided, via which access can for instance be gained to proprietary software. For example links may be made to software such as HIVIEW (London School of Economics), @RISK (US), WITNESS (Lanner Group), the Microsoft Excel spreadsheet tool, a database engine such as the Microsoft Access tool, and COPIT (UK software associated with the British Standards Institution code of practice on security management). The above process...accordance with the third aspect of the invention. Figures 5a) to 5c) show in flow diagram form a method of establishing an inventory of business information assets in accordance with the...

...discussion with the company's personnel but may additionally involve a dialogue guided by a computer program. In the next taxonomy step (34) the information assets are sorted and grouped, which essentially...

...36, the valuation of the assets. This is carried out under the guidance of the computer program as described above with reference to Figures 1 - 14 to 4. Again, appropriate checks for...

12/3,K/24 (Item 22 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00339391 **Image available**

SYSTEM AND METHOD FOR RISK TRANSFER AND DIVERSIFICATION THROUGH THE USE OF ASSURANCE ACCOUNTS

SYSTEME ET PROCEDE DE TRANSFERT ET DE DIVERSIFICATION DE RISQUE A L'AIDE DE COMPTES D'ASSURANCE

Patent Applicant/Assignee:

KING Douglas L,
BARCLAY Alasdair G,
WELLMAN Rockie C,

Inventor(s):

KING Douglas L,
BARCLAY Alasdair G,
WELLMAN Rockie C,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9621903 A1 19960718

Application: WO 96US51 19960111 (PCT/WO US9600051)

Priority Application: US 9560 19950109

Designated States: AL AM AU AZ BB BG BR BY CA CN CZ EE FI GE HU IS JP KG KP

KR KZ LK LR LS LT LV MD MG MK MN MX NO NZ PL RO RU SG SI SK TJ TM TR TT

UA UZ VN KE LS MW SD SZ UG AZ BY KZ RU TJ TM AT BE CH DE DK ES FR GB GR

IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 19816

Fulltext Availability:

Claims

Claim

... management subsystem uses commonly

available data processing hardware augmented by specially

IS designed financial management software, The broad aspects of

the subsystem include a method of tracking and monitoring
specific investments...

Set	Items	Description
S1	1847	(FINANCIAL? OR FISCAL? OR MONEY OR MONETARY OR PECUNIARY OR LIFE()CYCLE OR INSURANCE OR INVESTMENT OR RETIREMENT OR ESTATE) (2N) (PLANNING OR MANAG? OR MONITOR? OR CONTROL? OR OPTIMIZ? OR PREPARATION OR ORCHESTRAT?)
S2	62206	SOFTWARE OR ((COMPUTER? OR ELECTRONIC) (2W) (PROGRAM? ? OR ROUTINE? ? OR INSTRUCTION? ? OR APPLICATION? OR ASSET? ?)) OR - GROUPWARE
S3	12836	COMPAR? OR EXAMIN? OR PARALLEL? OR LIKEN? OR MATCH? OR EQUAT? OR DISTINGUISH? OR DISCRIMINAT? OR DIFFERENTIAT? OR DISTINCT? OR MEASUR?
S4	52044	MANY OR MULTIPL? OR SEVERAL OR NUMEROUS? OR PLURAL? OR MYRIAD OR VARIOUS? OR VARIED OR DUAL? OR (MORE OR GREATER) () THAN- () (1 OR ONE) OR TWO
S5	16648	PLAN? ? OR CONCEPT? ? OR BLUEPRINT? ? OR SCHEME? ? OR STRATEGY OR STRATEGIES OR SCENARIO? OR DIAGRAM? OR AGENDA?
S6	25	S1 AND S2 AND S3 AND S4 AND S5
S7	21	S6 NOT PY>2000
S8	20	S7 NOT PD>20000526
S9	17	S1 AND S2 AND (S3 (5N) (S4 OR S5))
S10	15	S9 NOT PY>2000
S11	15	S10 NOT PD>20000526

8/3,K/1

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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02740187 DOCUMENT TYPE: Company

Wingpath Ltd (740187)

6 Eddeys Ln
Headley Down, Hamps, GU35 8HU United Kingdom
TELEPHONE: 014-28713624
HOMEPAGE: <http://www.wingpath.co.uk>

RECORD TYPE: Directory

CONTACT: Sales Department

STATUS: Active

SALES: NA

DATE FOUNDED: 1987

REVISION DATE: 20030728

Wingpath Limited, founded in 1987, is a **software** development firm that provides a wide range of programming services. The company has designed compilers, customized oil and gas flow **measurement** systems, and print job routing modules. Wingpath also has developed database, real-time **financial** data, document **management**, floor-tiling **plan** analysis, embedded SCSI disk controller disk mirroring, and other specialized **software**. The firm employs TCP/IP technology in designing **many** of its programs.

8/3,K/2

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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01750841 DOCUMENT TYPE: Product

PRODUCT NAME: PowerPlan 3.0 (750841)

PowerPlan Corp (648795)
2130 Main St #245
Huntington Beach, CA 92648 United States
TELEPHONE: (714) 969-5353

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 19990903

PowerPlan 3.0 is fully integrated **software** for enterprisewide budgeting, planning, consolidation, multifaceted management reporting, multidimensional analysis, and performance management. It prepares...

...the budgeting process. PowerPlan also: creates dynamic business models that suit changing business needs; prepares **multiple** -year budgets; enhances communications among management teams; empowers line managers in the budgeting process; analyzes and forecasts human resource trends; **examines** expense data to any level of detail for any segment of the organization; provides instant access to actual performance versus **plans**; produces graphical presentations and trend charts quickly; accesses key performance indicators and exception conditions; and...

DESCRIPTORS: Budgeting; Business **Planning**; **Financial** Analysis;
Financial Reporting; Worksheet Consolidators

8/3,K/3

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2003 Info.Sources Inc. All rts. reserv.

01471101 DOCUMENT TYPE: Product

PRODUCT NAME: Market Model (471101)

Dynacomp Inc (095443)
4560 E Lake Rd
Livonia, NY 14487 United States
TELEPHONE: (585) 346-9788

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 20010504

...organizing information about a brand/product and its competition, then estimating the probable effects of **various** marketing **strategies** on market share and volume. Marketing people are always facing questions of how price, advertising...

...experimentation can be both costly and time consuming. There are still severe limits on how **many** factors in the marketing mix that can be **examined** simultaneously. However, a rough **examination** of **various** **scenarios** can be made through computer simulation. While **financial** **planning** models and spreadsheet overlays for microcomputers are plentiful, these models do not provide estimates (forecasts...

...to a particular market. Once the existing market has been replicated to satisfactory tolerances, the **software** can then be used to run what-if simulation environments. Although the model provides the...

...makes the market tick, and how these assumptions hold up when the available information is **examined** objectively. Features include variables included for each product including advertising expenditure, advertising effectiveness index, product...

8/3,K/4

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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01047112 DOCUMENT TYPE: Product

PRODUCT NAME: Spyder (047112)

HNC Software Inc (500291)
5935 Cornerstone Ct W
San Diego, CA 92121-3728 United States
TELEPHONE: (858) 799-8000

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 20010830

HNC Software Inc...

HNC Software offers Spyder (TM), a fraud detection tool for health care management. It works by analyzing...

...with reason codes that explain the rating. It is an adaptable product that modifies its **strategies** according to developments, such as changes in legislation, policy, or demographics, that affect the patterns...

...detection and management. Spyder's benefits include the detection of both known and unknown fraud **schemes**, consideration of transactional history, detection of emerging fraud methods, and the ability to continually learn from experience. It maintains a **two** -to-four year history of claims data and generates reports that provide claims reviewers with insights into the behavior of fraud suspects. Spyder conducts ongoing performance **measurement**, incorporating the amount of fraud it detects, and its ability to separate valid transactions from...

DESCRIPTORS: Fraud Protection; Health Care Facilities; Health Care Management ; Health Insurance ; Insurance ; Pattern Recognition

8/3,K/5

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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01014632 DOCUMENT TYPE: Product

PRODUCT NAME: Retirement Solutions (014632)

Money Tree Software (326534
PO Box 637
Philomath, OR 97370 United States
TELEPHONE: (541) 929-2140

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 20010830

Money Tree Software (

...other financial advisors. Lump Sum Distribution computes taxes and the future benefits for a qualified **plan** distribution. The alternatives illustrated include Regular Tax, ten-year Special Average Tax and IRA Rollover...

...until some time in the future. Retirement Capital projects income needs, social security benefits, retirement **plan** or other income including adjustments for inflation. It then determines how long existing capital and additions will last at **two** rates of return. A Monte Carlo simulation report is also included. IRA Proposal shows the advantage of using an IRA for retirement accumulation (**compared** to taxable savings) and also computes the allowable deductions and future income available using the phase-out rules for the client who is covered under a qualified **plan**. The IRA Breakeven Report shows how long the IRA would have to be retained before it would break even as **compared** to a regular savings **plan**. The Retirement **Plan** Exchange projects **two** retirement **plans** side-by-side and helps clients make an informed decision. RMD/72+ **plan** lists pre-age 59 1/2 distributions from a qualified **plan** without penalty tax. Minimum distribution and excess distribution tax are supported. The Capital Accumulation report...

DESCRIPTORS: Accountants; Financial Planning ; Insurance Agencies; Spreadsheet Utilities; Stock Brokers; Tax Planning

8/3,K/6

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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01006211

DOCUMENT TYPE: Product

PRODUCT NAME: Pension & Roth IRA Analyzer 6.00 (006211)

Brentmark Software Inc (504521
3505 Lake Lynda Dr #212
Orlando, FL 32817-8327 United States
TELEPHONE: (407) 306-6160

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 20021130

Brentmark Software Inc...

Pension & Roth Analyzer 6.00 from Brentmark Software is a pension distribution manager. It performs tasks in the areas of distribution planning, estate planning, income tax planning, retirement planning, Roth IRA analysis, insurance analysis, and modeling and reporting. Pension & Roth Analyzer's distribution planning functions include calculating minimum distributions for traditional IRAs, pension plans, and Roth IRAs, as well as minimum distributions for spousal, nonspousal, and no beneficiary cases. Its estate planning tasks include performing estate tax analysis and calculating estate taxes using federal estate tax tables...

...tax rate and calculating income tax on lump-sum distributions with 10-year averaging. Its retirement planning processes include determining gross distributions necessary to reach entered living expenses and handling multiple itemized living expenses and applying them to designated years. Its Roth IRA analysis and insurance...

...Pension & Roth Analyzer generates customized reports that feature 3D stacked bar charts, and it displays comparison reports to facilitate further analysis.

DESCRIPTORS: Accountants; Estate Planning; Financial Planning; Investment Analysis; Tax Planning

8/3,K/7

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

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00117578

DOCUMENT TYPE: Review

PRODUCT NAMES: Quicken.com (683876); TurboTax for the Web (705071)

TITLE: From Desktop To The Web

AUTHOR: Iversen, Wesley R

SOURCE: Financial Service ONLINE, p42(2) Mar 1999

ISSN: 1093-1244

HOME PAGE: <http://www.financialserviceonline.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20010430

...and services. Intuit would otherwise have faced a significant threat to the profitability of its financial management software. Intuit has embraced the Internet very effectively. For instance, in the middle of 1997, Intuit announced an Internet strategy that includes one of the most

visited financial services sites on the Web. Quicken.com...

...to the site, a number that makes Quicken.com one of the Web's top two financial sites, along with Yahoo! Finance. At Quicken.com, consumers can find many types of information and services, including assistance in planning for future expenses, filing taxes, tracking...

...is the aggregator for some products, including mortgages and insurance, for which consumers can obtain comparative quotes. For a fee that is paid for online with a credit card, WebTurboTax provides all the functions available in the desktop software, and eliminates the need to buy the desktop product. Intuit also has agreements with 31...

DESCRIPTORS: Electronic Software Distribution; Internet Marketing;
Personal Finance; Software Marketing; Tax Return Preparation

8/3,K/8

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

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00116288 DOCUMENT TYPE: Review

PRODUCT NAMES: netViz 4.0 (024309); netformx 3.5 (708135)

TITLE: Weighing the features of Netviz Pro 4.0, NetFormx 3.5

AUTHOR: Borck, James R

SOURCE: InfoWorld, v21 n16 p38(2) Apr 19, 1999

ISSN: 0199-6649

HOME PAGE: <http://www.infoworld.com>

RECORD TYPE: Review

REVIEW TYPE: Review

GRADE: B

REVISION DATE: 20020923

netViz's NetViz Professional 4.0 and ImageNet's netformX 3.5, two compared network management packages, are respectively rated average and good. NetViz has an easy-to-use...

...Users can export data for Web publishing help when deploying the system in collaborative environments. Many diagramming tools are available, and a rich vendor-specific device library is provided at a low price. However, no enterprise features are provided. NetViz is recommended for small networks only. No financial planning and link validation are provided, nor is autodiscovery of existing topologies. netformX 3.5's rapid prototyping and diagramming tools assist in reducing the adverse impact of network planning and management activities. New, separately...

DESCRIPTORS: Capacity Planning; LANs; Network Administration; Network Design; Network Management; Network Software ; System Monitoring

8/3,K/9

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

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00115429 DOCUMENT TYPE: Review

PRODUCT NAMES: Surveying (830464)

TITLE: New Software Tools May Help Surveyors

AUTHOR: Wilson, J D

SOURCE: Professional Surveyor, v19 n1 p18(2) Jan/Feb 1999

ISSN: 0278-1425

HOME PAGE: <http://www.profsurv.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20030330

TITLE: New Software Tools May Help Surveyors

...a design project. While the work of surveyors is indispensable to a project, they face many challenges and difficulties. Surveyors perform two key functions. First, they collect information about existing conditions in the field, which is used in the design of a new facility; second, they return to the field with plans, and stake out the location for new construction. Surveyors do have sophisticated equipment like GPS and total stations, but the data is compartmentalized and not connected to the main information source. Current field systems do not incorporate the entire model being constructed, leaving surveyors to still work off of a set of paper plans. Bentley Systems is exploring how communications and technology can be extended to field surveyors to...

...integrate the design process with other functions, such as planning, asset management, customer information, and financial management. And with the emergence of the Internet as a standard for communications, and the onset...

8/3,K/10

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00111709 DOCUMENT TYPE: Review

PRODUCT NAMES: Company--Solomon Software (860875

TITLE: Solomon pushes new dual strategy at partners confab
AUTHOR: Covalleski, John M
SOURCE: Accounting Today, v11 n7 p40(2) Sep 28, 1998
ISSN: 1044-5714
HOMEPAGE: <http://www.electronicaccountant.com>

RECORD TYPE: Review
REVIEW TYPE: Company

REVISION DATE: 20020703

PRODUCT NAMES: Company--Solomon Software (

TITLE: Solomon pushes new dual strategy at partners confab

At Solomon Software 's recent and largest-ever partner conference, the vendor took the opportunity to promote one...
...development initiatives. Much attention was given to a new tactic that involves targeting of disparate financial management products toward different middle market segments. Attendees got a preview of the high-end product, called Solomon IV for Back Office. The company also announced development plans for a low-end version, Solomon IV for Windows. Both packages are improved versions of...

...or more. Back Office is for development of an enterprise resource planning (ERP) products that compares favorably with ERP systems from such high-end vendors as PeopleSoft, SAP, and Baan. Mike...

...explains that Solomon wants a chunk of the accounting/ERP market, and indicates that a multiple product strategy is the most effective way to reach that goal.

COMPANY NAME: Solomon Software (
DESCRIPTORS: Accountants; Accounting; Enterprise Resource Planning;
Software Marketing; Visual Basic; Windows NT/2000

8/3,K/11
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00105290 DOCUMENT TYPE: Review

PRODUCT NAMES: WALL STREET INVESTOR (016739); What Works on Wall Street
(678031)

TITLE: Be a Self-made Millionaire
AUTHOR: Spark, David
SOURCE: PC/Computing, v11 n1 p99(1) Jan 1998
ISSN: 0899-1847

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: B

REVISION DATE: 19980330

...Street is a good program for analyzing historical market trends. WALL STREET INVESTOR from Comstar **Concepts** is a comprehensive portfolio analysis program that uses data from Comstar's Dial Data online...

...price. WALL STREET INVESTOR performs technical analysis and is not for the novice user. This **software** supports **multiple** portfolios and features easy report creation. Its trend explanations sometimes prove weak. The program does...

...portfolio can be set up using a combination of index, value, growth, and/or combined **strategies**. The product is based on a best-selling book by James O'Shaughnessy, but the...

...on Wall Street can be difficult to master, but it provides a fast analysis of **many** different investment **scenarios** based on past trends of the market. A portfolio can be **compared** with the S & P 500 to see if the user's **strategy** could beat the market.

COMPANY NAME: Comstar **Concepts** (
DESCRIPTORS: **Investment Analysis; Portfolio Management ; Stock Market**

8/3,K/12
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00102835 DOCUMENT TYPE: Review

PRODUCT NAMES: Accrue Insight (646652); ARIA Recorder & Reporter
(668117); net.Analysis Pro (646661); WebTrends Analysis Suite (087653);
Astra (643602)

TITLE: Web Tracking Tools Chart Internet ROI
AUTHOR: Bort, Julie
SOURCE: Software Magazine, v17 n8 p65(3) Jul 1997SP
ISSN: 0897-8085
HOMEPAGE: <http://www.softwaremagazine.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20020516

Accrue Software 's Accrue Insight, Andromedia's Aria Recorder Reporter, net.Genesis's net.Analysis Pro, eg Software 's (now WebTrends') WebTrends, and Mercury Interactive's Astra Site Manager are products highlighted in...
...the Web site adds value to the bottom line and how it provides return on investment . The Web management and measurement tools allow users to quickly take a new direction if necessary in an always-changing...

...have to determine if Web usage data is to be used to change to Web strategy , to put more resources into it, or to construct a more advanced site, including one...

...SiteManager, and NetIntellect are all for high-profile sites with substantial numbers of visitors. A differentiating factor among packages is the method used to collect analysis data. Most tools mine statistics...

...server's log files. Such applications can provide useful activity trends and integrate logs of many servers to get a broad-based picture of usage patterns. One user says hit profiling...

COMPANY NAME: Accrue Software Inc...

8/3,K/13

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

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00102282

DOCUMENT TYPE: Review

PRODUCT NAMES: Business HeadStart (631141); Business Plan Pro 2.0 (564664); BizPlanBuilder Interactive Interactive (271098); Plan Write 4.0 Windows (320897)

TITLE: Business planning software narrows scope

AUTHOR: McClure, Dave

SOURCE: Accounting Today, v11 n5 p40(3) Mar 17, 1997

ISSN: 1044-5714

HOME PAGE: <http://www.electronicaccountant.com>

RECORD TYPE: Review

REVIEW TYPE: Product Comparison

GRADE: Product Comparison, No Rating

REVISION DATE: 20030728

...PRODUCT NAMES: 631141); Business Plan Pro 2.0...

...271098); Plan Write 4.0 Windows...

TITLE: Business planning software narrows scope

Planet's Business HeadStart, PlanTec Systems' Cashmere 3.0, Palo Alto Software 's Business Plan Pro 2.0, Jian Tools for Sale BizPlanBuilder Interactive, and Business Resource Software 's Plan Write 4.0 for Windows are business planning packages reviewed and compared . The programs provide word processing and spreadsheet functions, boilerplate text, and sample business plans . Although there is nothing revolutionary about any of these features, the way in which they are combined in business planning packages is highly useful for many users. The packages provide handy, automated tools that eliminate many manual formatting tasks that would otherwise take hours or days to complete. Business planning software 's greatest advantage is its ability to save time, and therefore money. Structured design streamlines decision-making, and integrates decisions

into standard formats for business plans . BizPlan is newly interactive, and includes a word processor and spreadsheet, while Business Plan Pro 2.0 has an uncluttered interface and an intuitive, wizard-based approach to business...

...and business modeling system. It best mimics the work habits and concerns of accounting professionals. Plan Write has a full-functioned design and a flexible planning environment, and Cashmere divides planning into five sections (Corporate Summary, Marketing Plan , Orgainzation Chart, Products and Services, and Financial Overview).

COMPANY NAME: Planet Software (...)

...602566); Palo Alto Software Inc...

...482901); Business Resource Software Inc

DESCRIPTORS: Accountants; Business Planning ; Financial Analysis; Forecasting; IBM PC & Compatibles; Marketing Information; Windows

8/3,K/14

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

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00100149 DOCUMENT TYPE: Review

PRODUCT NAMES: AM-Tax (211451); A.Plus.Tax 1040 Planner for Windows (419974); Saber Pro (650188); AccuPlanner (653578); GoSystem (740853)

TITLE: Linking Planning to Tax Prep

AUTHOR: Cohn, Michael

SOURCE: Accounting Technology, v13 n2 p48(10) Feb/Mar 1997

ISSN: 1068-6452

HOME PAGE: <http://www.electronicaccountant.com>

RECORD TYPE: Review

REVIEW TYPE: Product Comparison

GRADE: Product Comparison, No Rating

REVISION DATE: 20030428

AM Software 's AM-Tax, Arthur Andersen's A.Plus.Tax 1040 Planner, ATX Forms' ATX Saber Pro, CCH's AccuPlanner, and Computer Language Research's GoSystem are among many listed products that help accountants link planning to tax preparation. The tools allow the accountant to increase income by offering financial and tax planning advice to accounting clients. Tax planning appointments should be done before the accountant's year...

...tax planning package is recommended as a starting point. AM-Tax has no dedicated tax financial planning features, but it does offer a comparison of joint versus separate filing status for married couples, and an Estimated Payment Form helps forecast estimated payments and deductions for the next year. A Plus Tax 1040 Planner provides many tax planning options and ways to give clients value-added services. An add-on what-if capability allows accountants to define multiple scenarios that can be compared side by side. Saber Pro includes a spreadsheet that can be used for financial planning with imported spreadsheet data, and add-on tax planners are available. AccuPlanner allows users to...

...client data from ProSystem fx, and GoSystem provides a link to BNA's tax planning software .

COMPANY NAME: Drake Software (

DESCRIPTORS: Accountants; Financial Planning ; IBM PC & Compatibles; Income Tax; Tax Planning; Tax Return Preparation; Windows

8/3,K/15

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00099442

DOCUMENT TYPE: Review

PRODUCT NAMES: A.Plus.Tax Fixed Assets Manager (509281); BNA Fixed Assets
Next Dimension (640077); Depreciation Solution II (381616); Fixed Asset
Management (FAM) (008886); FAS Encore Windows (650137)

TITLE: Fixed asset programs: Time for evolution

AUTHOR: Davis, Tom C, CPA

SOURCE: Accounting Today, v10 n20 p32(4) Nov 11, 1996

ISSN: 1044-5714

HOME PAGE: <http://www.electronicaccountant.com>

RECORD TYPE: Review

REVIEW TYPE: Product Comparison

GRADE: Product Comparison, No Rating

REVISION DATE: 20011030

Arthur Andersen's A.Plus.Tax Fixed Asset Manager, BNA Software 's Next
Dimension, Creative Solutions' Depreciation Solution II, SCS/Compute's
Fixed Asset Management (FAM), Best Software 's FAS Encore for Windows, CLR
Professional Software 's Depreciation, and Tax & Accounting Software 's
EasyAcct/Asset Deprecation are fixed asset software products compared .
The products are either standalone tools that support accounts with large
numbers of fixed asset...

...the relatively narrow information and reporting needs of users.'
However, users need better tools that plan and project more effectively,
and that can mine lost depreciation information to obtain the correct...

...require the closing of any time period. The user stipulates any
particular time period or more than one .

...COMPANY NAME: 474771); BNA Software (...)

...497789); Best Software Inc

DESCRIPTORS: Accountants; Asset Management ; Depreciation; Financial
Reporting; IBM PC & Compatibles; Income Tax; Windows

8/3,K/16

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00096741

DOCUMENT TYPE: Review

PRODUCT NAMES: Real Estate Organizer (REO) Windows & Windows 95 (641936)

TITLE: Match Clients and Properties With Real Estate Organizer

AUTHOR: Scott, Jeffrey

SOURCE: Computer Shopper, v16 n11 p543(1) Nov 1996

ISSN: 0886-0556

HOME PAGE: <http://www.computershopper.com>

RECORD TYPE: Review

REVIEW TYPE: Review

GRADE: A

REVISION DATE: 20010430

TITLE: Match Clients and Properties With Real Estate Organizer

OutLook Software 's Real Estate Organizer (REO) provides commercial real estate specialists with all the tools they need to streamline communication, organization, and sorting tasks when trying to match prospective purchasers with the most suitable properties. Several features make REO a useful time management program. Automatic reminders help users remember meetings, appointments...

...available), including property preferences, locations, price ranges, and other data. Pictures of buildings and floor plans , along with annual property operating data, cash flow, and other site information can be saved ...

COMPANY NAME: OutLook Software Corp...

DESCRIPTORS: Calendars; CRM; IBM PC & Compatibles; Personal Information Management ; Real Estate ; Sales Force Automation; Scheduling; Time Management; Windows

8/3,K/17

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

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00091841 DOCUMENT TYPE: Review

PRODUCT NAMES: Financial Planning (836656); Internet (833029)

TITLE: Planning for Retirement

AUTHOR: Hallerman, Dan

SOURCE: Home Office Computing, v14 n7 p50(2) Jul 1996

ISSN: 0899-7373

HOME PAGE: <http://www.smalloffice.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20000330

PRODUCT NAMES: Financial Planning (

TITLE: Planning for Retirement

An examination of World Wide Web retirement planning resources looks at many sites that help self-employed workers plan for their own retirement. Those who want to determine where to put contributions to various retirement vehicles, such as SEP-IRAs (Simplified Employee Pension-Individual Retirement Accounts) or Keogh plans , can learn more about the pros and cons of investment types on the Web. They...

...Securities, which provides an interactive calculator; T. Rowe Price, with a calculator and particularized retire plan selection information; and Vanguard, with an offer for Vanguard Retirement Planner software . Retirement planning with PC-based personal finance packages and shareware is also discussed.

DESCRIPTORS: Financial Planning ; Information Retrieval; Internet; Investment Management ; Personal Finance

8/3,K/18

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

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00089378 DOCUMENT TYPE: Review

PRODUCT NAMES: PC-Loan (534625); Mortgage Analyzer (428868); Loan Chief (608033)

TITLE: Look Into Your Money's Future
AUTHOR: Gay, Angela
SOURCE: PC Novice, v7 n2 p38(2) Feb 1996
ISSN: 1052-1186

RECORD TYPE: Review
REVIEW TYPE: Product Comparison
GRADE: Product Comparison, No Rating

REVISION DATE: 19960730

Mortgage and loan software programs make it easy to plan investments or compare loans. 20/20 Software's PC-Loan, a graphical Windows loan program, lets users analyze loans and generate payment schedules. Users can compare loans to find the best one, and can get help in deciding whether to refinance a mortgage. Mortgage Analyzer and Loan Chief, two DOS programs from Insight Software Solutions, offer many of the same features. Mortgage Analyzer includes a qualification analysis facility, buy-versus-rent analysis...

...schedules and charts. With Mortgage Analyzer, users can set up an accelerated payment schedule and compare different mortgages. Decision Support Software's Financing Your Home can analyze up to five mortgages and track monthly payments. Users...

COMPANY NAME: 20/20 Software Inc...

...559873); Insight Software Solutions...

DESCRIPTORS: Amortization; Financial Calculations; Financial Planning ; IBM PC & Compatibles; Loan Processing; Personal Finance; Windows

8/3,K/19

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00083105 DOCUMENT TYPE: Review

PRODUCT NAMES: Andrew Tobias' Managing Your Money (017580); Quicken (701823); Microsoft Money (336734); E-Cash (546526)

TITLE: Cyberspace: The New Promised Land
AUTHOR: Bers, Joanna Smith
SOURCE: Bank Systems & Technology, v32 n7 p32(5) Jul 1995
ISSN: 1045-9472
HOMEPAGE: <http://www.banktech.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20010330

PRODUCT NAMES: Andrew Tobias' Managing Your Money. (

...new markets and profits for banks, with 30 million potential Internet customers. Large banks and software developers are allying to produce new products. For example, NationsBank and Bank of America purchased MECA Software products, developer of Managing Your Money. Quicken is the front end for an Intuit financial server that links users to many banks, and Chase Manhattan Bank chose Microsoft Money. Microsoft has allied with Visa International to develop secure online transaction technology, and

Netscape and MasterCard have a similar plan . These standards could mean fewer new customers for such companies as CyberCash, developer of a...

...is electronically equivalent to real money, a bearer instrument through which possession of the bits equates to possession of the funds.

8/3,K/20

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

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00060511 DOCUMENT TYPE: Review

PRODUCT NAMES: Andrew Tobias' Managing Your Money (017580); Quicken for DOS (701823); Quicken for Windows (340626); Kiplinger's Simply Money (472051); Dollars & Sense (008709

TITLE: Digital Dollars & Silicon Cents

AUTHOR: Keizer, Gregg

SOURCE: PC Magazine, v13 n2 p235(6) Jan 25, 1994

ISSN: 0888-8509

HOME PAGE: <http://www.pcmag.com>

RECORD TYPE: Review

REVIEW TYPE: Review

GRADE: A

REVISION DATE: 20020930

PRODUCT NAMES: Andrew Tobias' Managing Your Money (

Five personal finance managers are reviewed and compared . All the products cut checks, reconcile bank accounts, help with budgeting, and monitor investment portfolios. The best programs remind the user when payments are due and provide tax planning and other financial advice. The programs start with a checkbook, display a check form for writing checks, record the check in a register, and print the check, if desired. Managing Your Money helps plan strategies for overcoming debt, while Quicken for DOS and Quicken for Microsoft Windows have a personal...

...type calendar with links to upcoming payments. Kiplinger's CA-Simply Money has one-click money management automation. Dollars & Sense is not recommended, since it lags behind the other products in features and has poor documentation. The two Quicken choices, both editor's choices along with Managing Your Money , are the best overall value.

...COMPANY NAME: 081957); Software Developers Consortium...

11/3,K/1

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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02551481 DOCUMENT TYPE: Company

Financial Engineering Associates Inc (551481)
2484 Shattuck Ave #225
Berkeley, CA 94704-2029 United States
TELEPHONE: (510) 548-6200
FAX: (510) 548-0332
HOMEPAGE: <http://www.fea.com>
EMAIL: info@fea.com

RECORD TYPE: Directory

CONTACT: Sales Department

ORGANIZATION TYPE: Corporation
EQUITY TYPE: Private
STATUS: Active

NUMBER OF EMPLOYEES: 35
SALES: NA

DATE FOUNDED: 1989

PERSONNEL: Garman, Mark, President; Lueder, Lara, Marketing Director;
Birade, Laurent, Sales Manager; Rowson, Tracie E, Chief Executive
Officer; Rowson, Tracie E, VP; Barbieri, Angelo, Product Development
REVISION DATE: 20010511

...by a business school professor. The company provides financial professionals with precision analytics for risk **measurement**, portfolio valuation, and **investment strategy management**. A leader in VaR methodologies and derivative pricing models, the firm's **software** is offered as object code, Excel add-ins, and special energy market editions. Its clients include Fortune 500 companies, energy market leaders, and **financial managers**.

11/3,K/2

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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01471101 DOCUMENT TYPE: Product

PRODUCT NAME: Market Model (471101)

Dynacomp Inc (095443)
4560 E Lake Rd
Livonia, NY 14487 United States
TELEPHONE: (585) 346-9788

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 20010504

...how many factors in the marketing mix that can be examined simultaneously. However, a rough **examination of various scenarios** can be made through computer simulation. While **financial planning models** and spreadsheet overlays for microcomputers are plentiful, these models do not provide estimates (forecasts...
...to a particular market. Once the existing market has been replicated to satisfactory tolerances, the **software** can then be used to run what-if simulation environments. Although the model provides the...

11/3,K/3

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2003 Info.Sources Inc. All rts. reserv.

01331066 DOCUMENT TYPE: Product

PRODUCT NAME: Write-Up Solution (331066)

Creative Solutions Inc (497789)
7322 Newman Blvd
Dexter, MI 48130-1557 United States
TELEPHONE: (734) 426-5860

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 20030710

...and reports for multiple clients. Using Write-Up Solution, accountants can automate the creation of **many** financial statement formats, **matching** entry screens to source documents. Write-Up Solution scales to handle an unlimited amount of...

...Up, Microtique CLASS, PDS Client Accounting, Peachtree, TAASC Write-Up, UniLink, and WinCABs files. The **software** also can handle multiple automatic journal entries; add accounts and vendors in real time; post...

DESCRIPTORS: Accountants; Accounting; Cash **Management** ; **Financial**
Reporting; General Ledger; Payroll

11/3,K/4

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2003 Info.Sources Inc. All rts. reserv.

01096938 DOCUMENT TYPE: Product

PRODUCT NAME: ALife-PortfolioManager (096938)

Artificial Life USA Inc (664685)
919 3rd Ave #2741
New York, NY 10022 United States
TELEPHONE: (212) 829-4386

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 020822

...includes automatic recommendation features. It also includes an interactive tutorial. The system streamlines securities performance **comparisons** , providing users with risk-return **diagrams** .

DESCRIPTORS: Alerts; **Investment** Analysis; **Investment** **Management** ;
News Services; Portfolio Management; **Software** Agents; Stock Market

11/3,K/5

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2003 Info.Sources Inc. All rts. reserv.

01055549 DOCUMENT TYPE: Product

PRODUCT NAME: Trader's Accountant (055549)

Futures First Software Inc (551503)
175 W Jackson Blvd
Chicago, IL 60604 United States
TELEPHONE: (312) 786-9500

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 20020228

Futures First Software Inc...

...is provided. A full portfolio manager is provided, supporting multicurrency transactions, many instruments, specialized instruments, many actions, and matching of long and short positions. Trader's Accountant takes the worry out of trading by providing financial controls. It attracts investors by giving pool partners individualized fee structures, allowing partners to enter or...

DESCRIPTORS: Financial Calculations; Financial Institutions; Futures; Global Finance; Investment Management; Portfolio Management; Stock Brokers; Stock Market; Stock Options

11/3,K/6

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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01014632 DOCUMENT TYPE: Product

PRODUCT NAME: Retirement Solutions (014632)

Money Tree Software (326534)
PO Box 637
Philomath, OR 97370 United States
TELEPHONE: (541) 929-2140

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 20010830

Money Tree Software (

...how long the IRA would have to be retained before it would break even as compared to a regular savings plan. The Retirement Plan Exchange projects two retirement plans side-by-side and helps clients make...

DESCRIPTORS: Accountants; Financial Planning; Insurance Agencies; Spreadsheet Utilities; Stock Brokers; Tax Planning

11/3,K/7

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00116288 DOCUMENT TYPE: Review

PRODUCT NAMES: netViz 4.0 (024309); netformx 3.5 (708135)

TITLE: Weighing the features of Netviz Pro 4.0, NetFormx 3.5

AUTHOR: Borck, James R
SOURCE: InfoWorld, v21 n16 p38(2) Apr 19, 1999
ISSN: 0199-6649
HOMEPAGE: <http://www.infoworld.com>

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: B

REVISION DATE: 20020923

netViz's NetViz Professional 4.0 and ImageNet's netformX 3.5, two compared network management packages, are respectively rated average and good. NetViz has an easy-to-use...

...price. However, no enterprise features are provided. NetViz is recommended for small networks only. No financial planning and link validation are provided, nor is autodiscovery of existing topologies. netformX 3.5's...

DESCRIPTORS: Capacity Planning; LANs; Network Administration; Network Design; Network Management; Network Software ; System Monitoring

11/3,K/8
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
(c)2003 Info.Sources Inc. All rts. reserv.

00115554 DOCUMENT TYPE: Review

PRODUCT NAMES: Stockpoint.com (743674); Quicken.com (683876); Yahoo! Finance (743682)

TITLE: Online Portfolio Managers
AUTHOR: McCarthy, Marianne
SOURCE: Link-Up, v16 n2 p16(2) Mar/Apr 1999
ISSN: 0734-988X
HOMEPAGE: <http://www.infotoday.com>

RECORD TYPE: Review
REVIEW TYPE: Product Comparison
GRADE: Product Comparison, No Rating

REVISION DATE: 20021226

Stockpoint's Stockpoint.com, Intuit's Quicken.com, and Yahoo!'s Yahoo!Finance site are compared online portfolio managers. Many other investment services are also available on the Internet, as is downloadable portfolio management software, and all can be located using a search engine. All three online portfolio managers provide...

DESCRIPTORS: Internet; Investment Management ; Personal Finance; Portfolio Management; Stock Market

11/3,K/9
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00102678 DOCUMENT TYPE: Review

PRODUCT NAMES: Tim Berry's Marketing Plus 2.0 Windows & Windows 95 (628115)

TITLE: Marketing Plus
AUTHOR: Talsky, Gene R

SOURCE: Accounting Technology, v13 n3 p53(2) Apr 1997
ISSN: 1068-6452
HOMEPAGE: <http://www.electronicaccountant.com>

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: A

REVISION DATE: 20000830

Palo Alto Software 's Tim Berry's Marketing Plus 2.0 is business planning software with added functions for planning of marketing and sales activities. Marketing Plus also avoids standard...
...is close to presentation-quality. Any marketing professional can use it to generate useful marketing plans and to measure actual and planned performance. Marketing Plus provides a collection of marketing plan functions that make...

COMPANY NAME: Palo Alto Software Inc...
DESCRIPTORS: Accountants; Business Planning ; Financial Reporting;
Forecasting; IBM PC & Compatibles; Marketing Information; Sales
Analysis; Windows; Windows NT/2000

11/3,K/10
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00100149 DOCUMENT TYPE: Review

PRODUCT NAMES: AM-Tax (211451); A.Plus.Tax 1040 Planner for Windows
(419974); Saber Pro (650188); AccuPlanner (653578); GoSystem (740853)

TITLE: Linking Planning to Tax Prep
AUTHOR: Cohn, Michael
SOURCE: Accounting Technology, v13 n2 p48(10) Feb/Mar 1997
ISSN: 1068-6452
HOMEPAGE: <http://www.electronicaccountant.com>

RECORD TYPE: Review
REVIEW TYPE: Product Comparison
GRADE: Product Comparison, No Rating

REVISION DATE: 20030428

AM Software 's AM-Tax, Arthur Andersen's A.Plus.Tax 1040 Planner, ATX
Forms' ATX Saber...

...link planning to tax preparation. The tools allow the accountant to increase income by offering financial and tax planning advice to accounting clients. Tax planning appointments should be done before the accountant's year...

...tax planning package is recommended as a starting point. AM-Tax has no dedicated tax financial planning features, but it does offer a comparison of joint versus separate filing status for married...

...give clients value-added services. An add-on what-if capability allows accountants to define multiple scenarios that can be compared side by side. Saber Pro includes a spreadsheet that can be used for financial planning with imported spreadsheet data, and add-on tax planners are available. AccuPlanner allows users to...

...client data from ProSystem fx, and GoSystem provides a link to BNA's tax planning software .

COMPANY NAME: Drake Software (
DESCRIPTORS: Accountants; Financial Planning ; IBM PC & Compatibles;
Income Tax; Tax Planning; Tax Return Preparation; Windows

11/3,K/11

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00089378 DOCUMENT TYPE: Review

PRODUCT NAMES: PC-Loan (534625); Mortgage Analyzer (428868); Loan Chief
(608033)

TITLE: Look Into Your Money's Future
AUTHOR: Gay, Angela
SOURCE: PC Novice, v7 n2 p38(2) Feb 1996
ISSN: 1052-1186

RECORD TYPE: Review
REVIEW TYPE: Product Comparison
GRADE: Product Comparison, No Rating

REVISION DATE: 19960730

Mortgage and loan software programs make it easy to plan investments or
compare loans. 20/20 Software 's PC-Loan, a graphical Windows loan
program, lets users analyze loans and generate payment...

...whether to refinance a mortgage. Mortgage Analyzer and Loan Chief, two
DOS programs from Insight Software Solutions, offer many of the same
features. Mortgage Analyzer includes a qualification analysis facility, buy
...

...Analyzer, users can set up an accelerated payment schedule and compare
different mortgages. Decision Support Software 's Financing Your Home can
analyze up to five mortgages and track monthly payments. Users...

COMPANY NAME: 20/20 Software Inc...

...559873); Insight Software Solutions...
DESCRIPTORS: Amortization; Financial Calculations; Financial Planning
; IBM PC & Compatibles; Loan Processing; Personal Finance; Windows

11/3,K/12

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00076646 DOCUMENT TYPE: Review

PRODUCT NAMES: Andrew Tobias' Managing Your Money Windows 2.0
(017580); Professional Tax System (565563); CCH Perform Plus (551368)

TITLE: Managing Your Money for Windows version 2
AUTHOR: Giovetti, Alfred C
SOURCE: Accounting Technology, v11 n4 p13(6) Apr/May 1995
ISSN: 1068-6452
HOMEPAGE: <http://www.electronicaccountant.com>

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: A

REVISION DATE: 20000930

PRODUCT NAMES: Andrew Tobias' Managing Your Money Windows 2.0...

TITLE: Managing Your Money for Windows version 2

An accounting software update highlights MECA Software 's Managing Your Money for Windows 2.0, a product that was priced at the high end, but now...

...a what-if tax planner that allows the user to explore tax law changes in various situations to compare advantages. Installation is quick and intuitive, and the speedy, full-functioned SmartDesk interface uses a...

...COMPANY NAME: 444715); Tax & Accounting Software Corp...

11/3,K/13

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00071440 DOCUMENT TYPE: Review

PRODUCT NAMES: PC-Loan Windows (534625)

TITLE: Working with...PC-Loan

AUTHOR: Remington, Marti

SOURCE: PC Today, v8 n11 p35(1) Nov 1994

ISSN: 1040-6484

HOME PAGE: <http://www.pctoday.com>

RECORD TYPE: Review

REVIEW TYPE: Review

GRADE: A

REVISION DATE: 19950330

...Windows analyzes loan types, performs what-if analysis, provides payments in variable rate format, and compares two loan packages. The product uses a toolbar/menu system, graph display area, and five fields...

COMPANY NAME: 20/20 Software Inc...

DESCRIPTORS: Amortization; Financial Planning ; IBM PC & Compatibles;
Loan Schedules; Personal Finance; Windows

11/3,K/14

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00068359 DOCUMENT TYPE: Review

PRODUCT NAMES: Polaris Advantage 1.0 (492701)

TITLE: Slimmed Down PIM Offers Simplicity

AUTHOR: Yakal, Kathy

SOURCE: Computer Shopper, v14 n9 p450(1) Sep 1994

ISSN: 0886-0556

HOME PAGE: <http://www.computershopper.com>

RECORD TYPE: Review

REVIEW TYPE: Review

GRADE: B

REVISION DATE: 19941230

...manager (PIM). The program lacks some of PackRat's features, such as project, resource, and financial management. It was designed for ease

of use, and it contains many features of comparably priced PIMs. A useful tool is the ability to attach any piece of data to...

COMPANY NAME: Polaris Software (

11/3,K/15

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00062591 DOCUMENT TYPE: Review

PRODUCT NAMES: AM-Tax 93 (211451); Money Smith (367834)

TITLE: Shareware Shop

AUTHOR: Gralla, Preston

SOURCE: Computer Shopper, v14 n4 p608(2) Apr 1994

ISSN: 0886-0556

HOME PAGE: <http://www.computershopper.com>

RECORD TYPE: Review

REVIEW TYPE: Product Comparison

GRADE: Product Comparison, No Rating

REVISION DATE: 20020930

Financial and tax-related shareware for various platforms are examined. WPRO93, a Windows program, and AM-Tax 93, a DOS program, are described as admirable...

...information and pertinent calculations. Money Smith is a somewhat complicated but comprehensive Windows accounting and financial planning program. Financial Wizard is another powerful financial planning and investment tool with a calendar, calculator, and notepad.

COMPANY NAME: Drake Software (

DESCRIPTORS: DOS; Fax Software; Financial Calculations; Financial Planning; IBM PC & Compatibles; Income Tax; Loan Schedules; Personal Finance; Tax Planning; Windows

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 (c) 2003 Institution of Electrical Engineers
 File 233:Internet & Personal Comp. Abs. 1981-2003/Jul
 (c) 2003, EBSCO Pub.
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 (c) 2003 The New York Times
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 (c) 2003 The New York Times
 File 99:Wilson Appl. Sci & Tech Abs 1983-2003/Jul
 (c) 2003 The HW Wilson Co.
 File 95:TEME-Technology & Management 1989-2003/Aug W2
 (c) 2003 FIZ TECHNIK
 File 139:EconLit 1969-2003/Aug
 (c) 2003 American Economic Association

Set	Items	Description
S1	61962	(FINANCIAL? OR FISCAL? OR MONEY OR MONETARY OR PECUNIARY OR LIFE()CYCLE OR INSURANCE OR INVESTMENT OR RETIREMENT OR ESTATE) (2N) (PLANNING OR MANAG? OR MONITOR? OR CONTROL? OR OPTIMIZ? OR PREPARATION OR ORCHESTRAT?)
S2	854045	SOFTWARE OR ((COMPUTER? OR ELECTRONIC) (2W) (PROGRAM? ? OR ROUTINE? ? OR INSTRUCTION? ? OR APPLICATION? OR ASSET? ?)) OR -GROUPWARE
S3	3973409	COMPAR? OR EXAMIN? OR PARALLEL? OR LIKEN? OR EQUAT? OR DISTINGUISH? OR DISCRIMINAT? OR DIFFERENTIAT? OR DISTINCT?
S4	5001843	MANY OR MULTIPL? OR SEVERAL OR NUMEROUS? OR PLURAL? OR MYRIAD OR VARIOUS? OR VARIED OR DUAL? OR (MORE OR GREATER) () THAN-() (1 OR ONE) OR TWO
S5	2878437	PLAN? ? OR CONCEPT? ? OR BLUEPRINT? ? OR SCHEME? ? OR STRATEGY OR STRATEGIES OR SCENARIO? OR DIAGRAM? OR AGENDA?
S6	5	(S1(5N)S2) AND (S3(10N) (S4(5N)S5))
S7	4	(S1(5N)S3) AND (S2(10N)S5)
S8	2	(S1(5N)S2) (S) (S3(5N)S5)
S9	9	S1 AND S2 AND (S3(10N) (S4(5N)S5))

6/TI,PY,AZ/1 (Item 1 from file: 2)
DIALOG(R)File 2:(c) 2003 Institution of Electrical Engineers. All rts.
reserv.

03745447 INSPEC Abstract Number: C90070528
Title: The use of CASE (computer aided software engineering) for the 21st
century
Publication Date: 31 Aug. 1990
1990

6/TI,PY,AZ/2 (Item 2 from file: 2)
DIALOG(R)File 2:(c) 2003 Institution of Electrical Engineers. All rts.
reserv.

02620083 INSPEC Abstract Number: C86019528
Title: Balancing the books via the VAX
Publication Date: Nov. 1985
1985

6/TI,PY,AZ/3 (Item 3 from file: 2)
DIALOG(R)File 2:(c) 2003 Institution of Electrical Engineers. All rts.
reserv.

01248209 INSPEC Abstract Number: C78025431
Title: Software life cycle management : weapons process developer
Publication Date: July 1978
1978

6/TI,PY,AZ/4 (Item 1 from file: 233)
DIALOG(R)File 233:(c) 2003, EBSCO Pub. All rts. reserv.

00375130
Loan star states payments: PC-Loan 1.0
1995

6/TI,PY,AZ/5 (Item 2 from file: 233)
DIALOG(R)File 233:(c) 2003, EBSCO Pub. All rts. reserv.

00351503
Pillar to support financial analysis
1994

6/3,K/2 (Item 2 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2003 Institution of Electrical Engineers. All rts. reserv.

02620083 INSPEC Abstract Number: C86019528

Title: **Balancing the books via the VAX**
Author(s): Needleman, T.
Journal: Hardcopy vol.14, no.11 p.42-59
Publication Date: Nov. 1985 Country of Publication: USA
CODEN: HRDCEJ ISSN: 0279-8123
Language: English
Subfile: C

Abstract: Presents an introduction to some of the underlying concepts of financial management , and examines several ways computer software can assist in the management process. Accompanying this overview is a chart detailing some of...

6/3,K/5 (Item 2 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
(c) 2003, EBSCO Pub. All rts. reserv.

00351503 94MW06-033

Pillar to support financial analysis
Littman, Dan
Macworld , June 1, 1994 , v11 n6 p142, 1 Page(s)
ISSN: 0741-8647
Company Name: Pillar
Product Name: FYPlan; FYControl

... wide budgeting system and its add-on FYControl, an application for analyzing financial results and comparing actual versus plan . Explains that the two applications share a database created when managers enter in sales and cost projections. Says that...

Descriptors: Financial Analysis; Business; Planning ; Software ;
Macintosh

7/TI,PY,AA,AN/1 (Item 1 from file: 35)
DIALOG(R)File 35:(c) 2003 ProQuest Info&Learning. All rts. reserv.

952632

TOWARD DEVELOPMENT OF AN OBJECTIVE METHODOLOGY FOR EVALUATING PERSONAL
FINANCIAL PLANNING MICROCOMPUTER PROGRAMS

Year: 1986

7/TI,PY,AA,AN/2 (Item 1 from file: 2)
DIALOG(R)File 2:(c) 2003 Institution of Electrical Engineers. All rts.
reserv.

Title: Balancing the books via the VAX

Publication Date: Nov. 1985

1985

7/TI,PY,AA,AN/3 (Item 1 from file: 233)
DIALOG(R)File 233:(c) 2003, EBSCO Pub. All rts. reserv.

00429587 96MT07-019

When you're 64

1996

7/TI,PY,AA,AN/4 (Item 1 from file: 95)
DIALOG(R)File 95:(c) 2003 FIZ TECHNIK. All rts. reserv.

20000404558

Effects of enterprise resource planning on logistics systems
(Auswirkungen von ERP auf logistische Systeme)

2000

7/3,K/1 (Item 1 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
(c) 2003 ProQuest Info&Learning. All rts. reserv.

952632 ORDER NO: AAD87-09733
TOWARD DEVELOPMENT OF AN OBJECTIVE METHODOLOGY FOR EVALUATING PERSONAL
FINANCIAL PLANNING MICROCOMPUTER PROGRAMS

Author: O'BRIEN, DAVID PAUL
Degree: PH.D.
Year: 1986
Corporate Source/Institution: OKLAHOMA STATE UNIVERSITY (0664)
Source: VOLUME 48/01-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 109. 128 PAGES

...Findings and Conclusions. Application of the methodology resulted
in finding the type and extent of **concepts** included in the documentation
and implemented in the **software** of all six sample programs. It was
determined that the data provided a quantitative basis...

...had been designed which provided an objective and explicit foundation
for the consistent evaluation and **comparison** of competitive personal
financial planning microcomputer programs.

...

7/3,K/3 (Item 1 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
(c) 2003, EBSCO Pub. All rts. reserv.

00429587 96MT07-019

When you're 64

Fryer, Bronwyn

Multimedia World , July 1, 1996 , v3 n8 p53, 1 Page(s)

ISSN: 1073-4759

Company Name: Dow Jones; Intuit

Product Name: Plan Ahead for Your Financial Future; Quicken Financial
Planner

Presents a **comparison** review of two **financial planning software**
titles on CD-ROM. Includes **Plan Ahead for Your Financial Future** (\$39.95)
for DOS, Windows 3.1, and Windows 95...

8/TI,PY,AA,AN/1 (Item 1 from file: 2)
DIALOG(R)File 2:(c) 2003 Institution of Electrical Engineers. All rts.
reserv.

Title: DoD Software Master Plan: past studies on software issues
Publication Date: 1990
.1990

8/TI,PY,AA,AN/2 (Item 2 from file: 2)
DIALOG(R)File 2:(c) 2003 Institution of Electrical Engineers. All rts.
reserv.

Title: Balancing the books via the VAX
Publication Date: Nov. 1985
1985

9/TI,PY,AA,AN/1 (Item 1 from file: 35)
DIALOG(R)File 35:(c) 2003 ProQuest Info&Learning. All rts. reserv.

01530838

A CIRCUMSCRIBED ELLIPSOID METHOD FOR MULTIOBJECTIVE PROGRAMMING AND
APPLICATIONS TO ROBUST OPTIMIZATION
Year: 1996

9/TI,PY,AA,AN/2 (Item 1 from file: 2)
DIALOG(R)File 2:(c) 2003 Institution of Electrical Engineers. All rts.
reserv.

Title: External network planning- comparing and contrasting optimisation
tools across various deployment scenarios
Publication Date: 1997
1997

9/TI,PY,AA,AN/3 (Item 2 from file: 2)
DIALOG(R)File 2:(c) 2003 Institution of Electrical Engineers. All rts.
reserv.

Title: The use of CASE (computer aided software engineering) for the
21st century
Publication Date: 31 Aug. 1990
1990

9/TI,PY,AA,AN/4 (Item 3 from file: 2)
DIALOG(R)File 2:(c) 2003 Institution of Electrical Engineers. All rts.
reserv.

Title: Skilled financial planning : the cost of translating ideas into
action
Publication Date: May 1989
1989

9/TI,PY,AA,AN/5 (Item 4 from file: 2)
DIALOG(R)File 2:(c) 2003 Institution of Electrical Engineers. All rts.
reserv.

Title: Balancing the books via the VAX
Publication Date: Nov. 1985
1985

9/TI,PY,AA,AN/6 (Item 5 from file: 2)
DIALOG(R)File 2:(c) 2003 Institution of Electrical Engineers. All rts.
reserv.

Title: Software life cycle management : weapons process developer
Publication Date: July 1978
1978

9/TI,PY,AA,AN/7 (Item 1 from file: 233)
DIALOG(R)File 233:(c) 2003, EBSCO Pub. All rts. reserv.

00375130 95WN02-037

Loan star states payments: PC-Loan 1.0
1995

9/TI,PY,AA,AN/8 (Item 2 from file: 233)

DIALOG(R)File 233:(c) 2003, EBSCO Pub. All rts. reserv.

00351503 94MW06-033

Pillar to support financial analysis
1994

9/TI,PY,AA,AN/9 (Item 1 from file: 95)

DIALOG(R)File 95:(c) 2003 FIZ TECHNIK. All rts. reserv.

E97100639004

External networking planning - comparing and contrasting optimisation
tools across various deployment scenarios
199

9/3,K/2 (Item 1 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2003 Institution of Electrical Engineers. All rts. reserv.

5906278 INSPEC Abstract Number: B9806-6260-092, C9806-7410F-025
Title: External network planning- comparing and contrasting optimisation tools across various deployment scenarios
Author(s): Brittain, D.; Sims Williams, J.; Hale, P.; Brewer, D.; Asumu, D.
Author Affiliation: Dept. of Eng. Math., Bristol Univ., UK
Conference Title: Photonic Networks, Optical Technology and Infrastructure. NOC '97 p.218-23
Editor(s): Faulkner, D.W.; Harmer, A.L.
Publisher: IOS Press, Amsterdam, Netherlands
Publication Date: 1997 Country of Publication: Netherlands viii+300 pp.
ISBN: 90 5199 341 2 Material Identity Number: XX97-00895
Conference Title: Proceedings of NOC '97.. (Network and Opt. Comm.)
Conference Date: 17-19 June 1997 Conference Location: Antwerp, Belgium
Language: English
Subfile: B C
Copyright 1998, IEE

Title: External network planning- comparing and contrasting optimisation tools across various deployment scenarios
...Abstract: in tools for assisting with the network planning process. Network deployment typically involves large capital investment where any planning inconsistencies are expensive and disruptive to rectify later. Computer tools can help to reduce this...
... the University of Bristol, which find acceptable, optimised solutions within a practical time frame. A comparison of the performance of the algorithms is made over various real life planning scenarios .
...Descriptors: software tools

9/3,K/3 (Item 2 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2003 Institution of Electrical Engineers. All rts. reserv.

03745447 INSPEC Abstract Number: C90070528
Title: The use of CASE (computer aided software engineering) for the 21st century
Author(s): Schindler, M.
Journal: Elektronik vol.39, no.18 p.127-33
Publication Date: 31 Aug. 1990 Country of Publication: West Germany
CODEN: EKRKAR ISSN: 0013-5658
Language: German
Subfile: C

Title: The use of CASE (computer aided software engineering) for the 21st century
Abstract: Discusses the assistance which can be given by CASE in software system design and compares programmer productivity when using various software tools. Includes flow diagrams for CAE systems and emphasises analogies between software and hardware development. Software life cycle and project planning are also explained. The use of PERT critical path analysis is referred to and it...
Descriptors: software engineering
...Identifiers: software system design

9/3,K/4 (Item 3 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2003 Institution of Electrical Engineers. All rts. reserv.

03548795 INSPEC Abstract Number: C90015572

Title: Skilled financial planning : the cost of translating ideas into action

Author(s): Lerch, F.J.; Mantei, M.M.; Olson, J.R.

Author Affiliation: Carnegie Mellon Univ., Pittsburgh, PA, USA

Journal: SIGCHI Bulletin spec. issue. p.121-6

Publication Date: May 1989 **Country of Publication:** USA

CODEN: SGBUD4 **ISSN:** 0736-6906

U.S. Copyright Clearance Center Code: 0-89791-301-9/89/0004-0121\$1.50

Conference Title: Conference on Human Factors in Computing Systems (CHI 89)

Conference Sponsor: IEEE; ACM

Conference Date: 30 April-4 May 1989 **Conference Location:** Austin, TX, USA

Language: English

Subfile: C

Title: Skilled financial planning : the cost of translating ideas into action

...Abstract: authors use the GOMS models to predict error rates and mental times for translating financial concepts into equations in two widely used interface representations. The first of these, common to spreadsheet packages, is characterized by...

...mnemonic naming and absolute referencing of variables. The second, common to non-procedural command-driven software, is characterized by mnemonic naming conventions and relative referencing of variables. These predictions were tested...

...Identifiers: financial planning ; ...

...command-driven software ;

9/3,K/9 (Item 1 from file: 95)

DIALOG(R)File 95:TEME-Technology & Management

(c) 2003 FIZ TECHNIK. All rts. reserv.

01146371 E97100639004

External networking planning - comparing and contrasting optimisation tools across various deployment scenarios

Brittain, D; Williams, S; Hale, P; Brewer, D; Asumu, D

Univ. of Bristol, GB; Pirelli Cables, Newport, GB; BT Lab. Martlesham Heath, GB

NOC 97, Proc. of the European Conf. on Networks and Optical Communications 1997, Broadband Access Networks, Vol. 3, Antwerpen, B, 17. - 20. Jun, 1997 1997

Document type: Conference paper **Language:** English

Record type: Abstract

ISBN: 90-5199-341-2

External networking planning - comparing and contrasting optimisation tools across various deployment scenarios

ABSTRACT:

...in tools for assisting with the network planning process. Network deployment typically involves large capital investment where any planning inconsistencies are expensive and disruptive to rectify later. Computer tools can help to reduce this...

...the University of Bristol, which find acceptable, optimised solutions within a practical time frame. A comparison of the performance of the algorithms is made over various real life planning scenarios.

DESCRIPTORS: COMMUNICATION NETWORKS; NETWORK SYNTHESIS; SYSTEM PLANNING;

IMPROVEMENT; COMPUTER SOFTWARE ; ALGORITHM

IDENTIFIERS: Netzwerkplanung; Optimierung; Software

STN - Conference Papers Index

L1	258109	S	(FINANCIAL? OR FISCAL? OR MONEY OR MONETARY OR PECUNIARY OR L
L2	594685	S	SOFTWARE OR ((COMPUTER? OR ELECTRONIC) (2W) (PROGRAM# OR ROUTIN
L3	2388376	S	COMPAR? OR EXAMIN? OR PARALLEL? OR LIKEN? OR EQUAT? OR DISTIN
L4	3825698	S	MANY OR MULTIPL? OR SEVERAL OR NUMEROUS? OR PLURAL? OR MYRIAD
L5	21046	S	L3(3N) (PLAN# OR CONCEPT# OR BLUEPRINT# OR SCHEME# OR STRATEGY
L6	28	S	L1 AND L2 AND L3 AND L5
L7	553	S	L1 AND (L3(5A)L5)
L8	396	S	L1(S) (L3(5N)L5)
L9	25	S	(L1(5N) (L3(5N)L5))
L10	24	S	L9 NOT L6
L11	0	S	(L1(5A)L2) AND (L4(5A)L5)
L12	3	S	(L1(5A)L2) AND L5

STN - Conference Papers Index

L6 ANSWER 1 OF 28 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2004:989685 INVESTEXT(tm) REPORT NUMBER:7425300
PGNO PAGE 2 OF 4
DN 7425300
TI CIRCUIT CITY STORES - CIRCUIT CITY GROUP
AU TELSEY, D., ET AL
CS BEAR, STEARNS & CO., INC.; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
PD 6 Jun 2003
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 1017
SH Disclaimer

TEXT

OF INTEREST THAT COULD AFFECT THE OBJECTIVITY OF THIS REPORT.
(***) INVESTORS SHOULD CONSIDER THIS REPORT AS ONLY A SINGLE FACTOR IN
MAKING THEIR INVESTMENT DECISION.

SH Overview

TEXT

REDUCING FISCAL 1Q04 EPS ESTIMATE \$0.17 TO (\$0.23) AND FY04 AND FY05 EPS ESTIMATES BY \$0.40, TO (\$0.08) AND (\$0.05), RESPECTIVELY. CC provided updated fiscal 1Q04 EPS guidance of (\$0.23) to (\$0.25), well below our previous estimate of (\$0.06), due to significant underperformance of the finance operation and continued sales declines. Please read below for additional detail on these two factors. We are reducing our fiscal 1Q04 estimate by \$0.17 to (\$0.23) vs. (\$0.01) last year. We are also reducing our fiscal 2004 and fiscal 2005 estimates by \$0.40 to (\$0.08) (vs. \$0.23 last year) and (\$0.05), respectively, due to our dimmer outlook for sales trends and for the performance of the finance operation.

FISCAL 1Q04 SALES BELOW EXPECTATIONS. In fiscal 1Q04, CC's total sales decreased 9.0% to \$1.93B vs. \$2.12B last year and our projection of a 4.7% decrease to \$3.09B. Same-store sales also were below our expectation at (10%) vs. 12% last year and our expectation of (6%). CC reported that sales softened at the outset of the war with Iraq, but improved towards the end of the quarter. In May, the company experienced the strongest same-store sales results of the quarter despite facing the most difficult prior year comparison. The below-plan same-store sales results came primarily as a result of decreases in average retail selling prices across many categories. Modest declines in traffic also contributed to the weak top line trends. However, CC reported that it remains pleased by continued strength in newer and more complex technologies such as digital imaging and big-screen televisions. The traffic-driving entertainment software category also was stronger during the quarter. The company reported that the sales pace in personal computers, driven by notebooks, and in computer printers, driven by digital imaging capabilities, both improved significantly at the end of the quarter. Although sales in high-profit wireless and digital satellite system products remain below last year's levels, CC saw improving trends in both categories towards the end of the quarter. In late May, CC expanded its T-Mobile product assortment, currently the fastest growing wireless provider, to the majority of its stores. Sales in home audio and

camcorders remained soft as these categories faced significant declines in average retail selling prices and a shift in consumer interest to other, newer technologies such as digital imaging. CC also reported that customer service metrics remain strong following the change in compensation structure at the end of fiscal 4Q02. The merchandise category breakdown as a percent of sales for the quarter were as follows: video = 40% in fiscal 1Q04 vs. 40% LY; audio = 14% in fiscal 1Q04 vs. 15% LY; information technology = 33% in fiscal 1Q04 vs. 34% LY; and entertainment = 13% in fiscal 1Q04 vs. 11% LY. CC opened zero stores to end the quarter with 611 superstores and 15 mall-based express stores compared with 603 superstores

and 19 express stores last year.

UNDERPERFORMANCE OF FINANCE OPERATION CREATES SIGNIFICANT DRAG ON EXPECTED FISCAL 1Q04 EPS RESULTS. During fiscal 1Q04, CC completed the securitization of \$500MM in private-label credit card receivables, including receivables related to the co-branded Visa credit card; a separate securitization of \$550MM in bankcard receivables; and the renewals of its warehouse conduits. While the company anticipated significant one-time costs and higher subordination levels relating to these transactions, adverse market conditions caused increases well beyond what management had expected in subordination levels as well as the pricing of the securitized receivables. The change in subordination levels caused CC to retain a greater interest in the underlying receivables. The company expects the face value of its retained interests in securitized receivables to increase by a net of approximately \$240MM to \$800.2MM from \$560.2MM at the end of fiscal 4Q03. Approximately \$70MM of the \$240MM increase are private-label portfolio investment grade notes, which the company expects to sell as market conditions improve. CC had expected to record approximately \$20MM in expenses during 1Q04 to reflect both transaction costs and reductions in the fair value of the retained interests. However, given the adverse market conditions, CC now expects to recognize expenses of approximately \$40MM during the quarter. This \$20MM increase in expenses relates to dilution of approximately \$0.06 per share. The difference reflects increases in valuation allowances related to additional subordinated interests and reductions in the valuation of the interest-only strips. The interest-only strips were reduced by a combination of higher financing costs on all tranches, the move of a greater portion of the financing into lower-rated, higher yielding securities and by lower yields on the bankcard portfolio. Transaction costs and reductions in the fair value of retained interests, which include the interest-only strips, reduce securitization income. CC has stated that its finance operation was the primary contributor to its below-plan results for fiscal 1Q04.

CC CONTINUING REMODEL AND RELOCATION PROGRAMS TO IMPROVE STORE EXPERIENCE. During 1Q04, CC completed the refixturing of nine stores. The company is able to complete the refixturing of a store in one to two weeks, depending upon the scale of the work, and currently expects to complete FY04's refixturing plan in approximately 200 stores by the end of September. This process involves updating fixtures to make them more flexible for the ever-evolving product assortment. These new fixtures should enable the company to improve presentation and adjacencies. CC also relocated three stores, one in St. Louis, one in Chicago, and one in Fort Myers, Florida. Finally, CC completed the full remodel of one store in the Washington, D.C., market and began the remodeling of three additional stores. Management currently expects to complete the full remodel of four stores this fiscal year. Management has stated that one of its

primary strategic

priorities for FY04 is to continue to improve the appearance and design of its 626 stores. The company's ultimate goal is to create contemporary store environments that enable customers to both learn more about complex and

STN - Conference Papers Index

newer technologies and shop for commodity and self-serve merchandise. In order to achieve this end,

CO CIRCUIT CITY STORES - CIRCUIT CITY GROUP (Ticker Symbol: CC)

CA VIRGINIA (COMMONWEALTH OF)

COR SOUTHERN ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA

L6 ANSWER 2 OF 28 INVESTTEXT COPYRIGHT 2003 TFS on STN

AN 2004:950233 INVESTTEXT(tm) REPORT NUMBER:7408688

PGNO PAGE 1 OF 6

DN 7408688

TI COGNOS INC.

AU LECHEM, P., ET AL

CS CIBC WORLD MARKETS INC. (CANADA); CANADA

CSR NORTH AMERICA

PD 27 May 2003

DT COMPANY REPORT

FS Text Page; COMPANY REPORT

WC 311

TT Stock Market Data 2003

TEXT

May 27, 2003

Equity Research

Company Rating: Sector

Outperformer

Company Update Sector Weighting:

Underweight

Cognos Incorporated

BI Competitor Crystal Decisions Files For IPO-May

Offer Short-term Boost For BI Market

Technology-Software

TT Stock Market Data 2003

TEXT

#1 COGN-NASDAQ (05/23/03) US\$25.84

#1 12-18 mo. Price Target US\$28.00

Key Indices:

#1 3-5-Yr. EPS Gr. Rate (E): NA

52-week Range US\$28.04-US\$14.02

Shares Outstanding 88.0 mln.

Float 85.0 mln.

#1 Avg. Daily Trading Vol. NA

Market Capitalization US\$2.3 bln.

Dividend/Yield Nil/Nil

Fiscal Year Ends February

Book Value US\$4.28 per Share

2004 ROE 17.5%

Net Cash US\$242.1 mln.

Preferred Nil

Common Equity US\$376.5 mln.

EKD 08/28/2003

STN - Conference Papers Index.

Convertible Available

No

SH Company Description

TEXT

Company Description

Cognos is a leading developer of business intelligence tools and analytical applications.

SH Highlights

TEXT

Business intelligence (BI) vendor Crystal Decisions filed its initial public offering (IPO) S1 registration statement on Friday with the US SEC. This will be a US-only IPO, but might have a positive impact on other BI vendors such as Cognos and Business Objects.

Crystal has been one of the fastest growing BI vendors over the past couple of years, leveraging its strong brand-name recognition for its embedded reporting solution (Crystal Reports) to build and sell an enterprise BI solution (Crystal Enterprise).

We believe that Cognos has a competitively **differentiated**

*****strategy***** from

Crystal, moving up-stream to offer higher-value analytical solutions, including its Corporate Performance Management (CPM) strategy. We believe that these products will insulate Cognos from increasing commoditization in the BI tools market.

We continue to rate Cognos a Sector Outperformer given Cognos' strong positioning in both the BI and corporate performance **management** markets,

strong **financial** performance, and the potential for positive spill-over

effects from the Crystal IPO.

TT Earnings Per Share 2003-05

TEXT

Earnings Per Share

	Prior	Current
2003		US\$0.81
2004E		US\$0.89
2005E		US\$1.04

TEXT

	Prior	Current
2003		31.9x
2004E		29.0x
2005E		24.8x

TT Revenue (\$ millions) 2002-05

TEXT

Revenue (\$ millions)

	Prior	Current
--	-------	---------

EKD 08/28/2003

STN - Conference Papers Index

2002	\$491
2003	\$551
2004E	\$666
2005E	\$724

TT P/S Multiples 2002-05

TEXT

P/S Multiples

	Prior	Current
2002		4.7x
2003		4.1x
2004E		3.4x
2005E		3.1x

CO COGNOS INC. (Ticker Symbol: COGNF)

CA CANADA

COR NORTH AMERICA

L6 ANSWER 3 OF 28 INVESTTEXT COPYRIGHT 2003 TFS on STN

AN 2004:859214 INVESTTEXT(tm) REPORT NUMBER:7373315

PGNO PAGE 2 OF 11

DN 7373315

TI PEOPLESOFT

AU PHILLIPS, C.E., ET AL

CS MORGAN STANLEY; NEW YORK (STATE OF)

CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA

PD 7 May 2003

DT COMPANY REPORT

FS Text Page; COMPANY REPORT

WC 682

TT Quarterly Earnings Per Share 2002-04

TEXT

PeopleSoft Leadership Summit

SH Summary and Investment Conclusion

TEXT

Summary and Investment Conclusion

We attended the PeopleSoft Leadership Summit held in Las Vegas this week. The event brings together a collection of high level executives (typically CIOs and Directors of IT) that are either PeopleSoft customers or prospects. The company also runs a track of events for analysts and media. The event is used as a forum for to announce company initiatives and release new products. The attendance by customers at the conference was about 2,500.

SH Lowering the Hassle-factor

TEXT

Lowering the Hassle-factor

The company announced that it would be dedicating 500 developers and millions of dollars to its total ownership experience initiative. The goal

EKD 08/28/2003

STN - Conference Papers Index

is to reduce the currently high hassle-factor associated with implementing enterprise applications. Customers routinely have to figure out interdependencies between products, operating systems, databases, and other technology infrastructure components. Throw-in patch releases and integration complexities and the cost of ownership increases well beyond the initial license.

PeopleSoft's focus on this area is a wise move given the arduous implementation and maintenance requirements associated with enterprise applications. These products generally were not designed with the user's experience in mind. A lot of the overhead associated with upgrading to new releases, configuration, and integration were after thoughts since that was not the glamorous work that sold the deal in demos. Enterprise **software** was

often bought and sold like yachts-beautiful to look at on the surface but in all the excitement, the buyer often failed to properly forecast the back end costs such as the crew, docking, equipment, insurance, licenses, fuel, and maintenance.

The company has identified 112 tasks that it intends to automate related to improving the customer experience with its **software**. The theory here is

that customers will consume more **software** if the installation and ownership

experience can be improved and the manual drudgery reduced. Management commented that the industry is maturing and it recognizes the fact that they need to move closer to a 'plug and play' environment. It is also a message that reflects the reality that at PeopleSoft's size, the company is likely to be tasked with integrating with existing SAP and Oracle installations. The initiative includes integration with SAP and Oracle products and is an extension of the previously announced AppConnect offering.

Some of the comments that management made regarding this initiative include:

- * Installations will take days, not weeks
- * Implementations will take weeks, not months
- * Upgrades will require no production downtime
- * **Software** support and performance diagnostics will be in real time
- * Multi-vendor business process integration will be out of the box

SAP's **comparable strategy** is Netweaver. Siebel has taken a different tact

with its UAN network (a partnership based strategy to integration). As SAP and PeopleSoft's efforts ramp in this space, new competition for the EAI pure plays may slowly surface. PeopleSoft **differentiates** its efforts in the

integration area by including the integration infrastructure with the purchase of the product and not relying on third parties. For a certain class of integration products, this factory built integration option might be just the ticket.

SH Moving onto Linux

TEXT

Moving onto Linux

PeopleSoft gave Linux approval for mission critical applications. The company said that "Linux is ready for primetime." Supporting this view, PeopleSoft and IBM announced a strategic joint development initiative to port and optimize PeopleSoft's applications to Linux running on IBM hardware and **software** (eServer xSeries, DB2 Universal Database and Web

Sphere Application Server). Availability of this product is expected in

STN - Conference Papers Index

4Q03. The products that will be supported include AppConnect, CRM, EPM, ESA, Financials, Human Capital Management, SRM and Manufacturing.

SH Expanding Operations to India to Reduce to Cost

TEXT

Expanding Operations to India to Reduce to Cost

Following a common cost reduction trend in the services industry, PeopleSoft announced that it will be expanding its presence in India by establishing a global implementation, development and support facility in Bangalore. The new facility is expected to open in June 2003 and approximately 300 people are expected to be in the facility by year end. As part of this effort, PeopleSoft will be partnering with Hexaware, a SI firm in India. The amount of savings expected from this initiative has not yet been quantified.

CO PEOPLESFT (Ticker Symbol: PSFT)

CA CALIFORNIA (STATE OF)

COR PACIFIC STATES REGION; UNITED STATES OF AMERICA; NORTH AMERICA

L6 ANSWER 4 OF 28 INVESTTEXT COPYRIGHT 2003 TFS on STN

AN 2004:767011 INVESTTEXT(tm) REPORT NUMBER:7334815

PGNO PAGE 2 OF 12

DN 7334815

TI SOFTWARE.GLOBAL

AU MAYNARD, J., ET AL

CS MERRILL LYNCH CAPITAL MARKETS; NEW YORK (STATE OF)

CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA

PD 21 Apr 2003

DT INDUSTRY REPORT

FS Text Page; INDUSTRY REPORT

WC 771

SH Company NEWS

TEXT

Company NEWS

SH Adobe Systems

TEXT

Adobe Systems

(ADBE; C-2-7; \$34.75) Volatility Risk: High

We attended the first Acrobat PDF Conference, which was held in Orlando. This was not an Adobe event, but there was an Adobe product management presence at the conference.

The three major themes or "track" of the PDF 2003 conference were "PDF technology management", "PDF technical", and "PDF user", with multiple sessions yesterday and today in each track, e.g., "Case studies & strategies: improved efficiency with PDF" (Boeing commented on their work with PDF); "creating PDF forms" (a well attended session, which we thought was anecdotally revealing about the interest in these new applications of pdf); "PDF & XML"; "Adobe server solutions", and so on.

What was clear during this small but informative conference was that there is an infrastructure, or ecosystem, in place for and around PDF

STN - Conference Papers Index

technologies and processes, e.g., developers, consultants, which is important for the growth and adoption of Acrobat.

In a keynote address, the Acrobat product manager focused on Adobe's ePaper product and market strategy around document generation, collaboration, and process management, which are familiar themes from earlier analyst meeting and other industry conferences. In addition, there was a demo of the three new variants of Acrobat 6: Professional, Standard, and Elements (the latter being the PDF-creation only version, test marketed in France and Germany starting last summer, to be available only through volume licensing). The applause lines at the demo were for the conversion of web content into PDF (e.g., in this case retaining Flash content in the file), and the import of Acrobat content back into a Word XP document, e.g., with annotation, comments, etc. In other words, technically, this was received as a good release. The ability to create PDFs directly out of other applications will be a useful productivity feature.

We assume that Acrobat 6 in English will ship late in the May quarter (with French, German, and Japanese following quickly thereafter), which, given the timing towards the end of the quarter, could limit the incremental impact of the release in 2QFY03, although we have of course assumed there will be a sequential increase for the product this quarter. The company will also undertake the management of sales into the channel of the current version 5.

We've noted our expectation in prior comments that precisely because of the segmentation of the product line, and the importance now in the revenue mix of volume license transactions, that the revenue progression may very well be different than in preceding cycle-that is, more even sequentially than immediately surging. On the other hand, the installed base is now three-fourths larger than it was at the time of the version 5 launch. So, while Acrobat has historically had a relatively small proportion of revenues from upgrades, the sheer size of the base could result in a sizable amount of upgrades, especially as version 6 is technically well reviewed.

We'll also note the suggested price for Acrobat Standard has been increased to \$299 from \$249, for the last version, and Adobe believes that, according to its market research, this is a feasible price change (we've seen in the past few years that other packaged software companies, such as Autodesk and

Macromedia, and for that matter Adobe itself, have raised prices upon some of their new version releases as well). In Adobe's case, in addition to determining that the market can bear the price increase, it also probably wanted to create some further price separation between Standard and Elements.

SH Business Objects

TEXT

Business Objects

(BOBJ; C-1-9; \$20.75) Volatility Risk: High

Business Objects announced an Open Financial Applications Initiative. The Initiative will include technology integration and joint marketing with participants. Initial members include PeopleSoft and Hyperion as well as financial and performance management specialists including

ALG Software,

Cartesis, Closedloop Solutions, Comshare, Longview Solutions, OutlookSoft, and SRC Software. This open integration program for financial application

vendors has been anticipated for some time. The focus on open integration represents a distinct divergence in strategy from Cognos,

STN - Conference Papers Index

which has chosen

to pursue the financial applications opportunity directly as a result of the acquisition of Adaytum. Business Objects' open approach regards financial applications as just another data source, with analytic value coming from an agnostic stance. Cognos' Corporate Performance Management strategy envisions budgeting, planning and consolidation integrated holistically with measurement. For now we think there are valid arguments for each case, and believe it will take time for the market to gravitate toward either approach.

SH Cadence Design

TEXT

Cadence Design

(CDN; C-3-9; \$10.45) Volatility Risk: High

Cadence formally announced its acquisition of Get2Chip, a privately held developer of synthesis technology. We review here some of the business and technology issues

L6 ANSWER 5 OF 28 INVESTTEXT COPYRIGHT 2003 TFS on STN

AN 2004:654585 INVESTTEXT(tm) REPORT NUMBER:7287135

PGNO PAGE 18 OF 24

DN 7287135

TI HYPERION SOLUTIONS CORP. - INITIATING COVERAGE

AU LEHMANN, D., ET AL

CS LEHMAN BROTHERS, INC.; NEW YORK (STATE OF)

CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA

PD 21 Mar 2003

DT COMPANY REPORT

FS Text Page; COMPANY REPORT

WC 420

SH Budgeting

TEXT

automated reconciliation processes eliminate the tedious and error-prone Excel spreadsheet shuffling.

SH Budgeting, Planning and BPM

TEXT

Budgeting, Planning and BPM

Beyond annual budgeting, the **planning** category of **financial** analytical

applications looks at the business over a longer time period, beyond the next 12 months, and includes aspects of the operations well beyond the finance department. Planning is a more goal-orientated process, anticipating where a company wants to be several quarters or years hence. Value creating **scenarios** are established and **examined** in a corporate modeling exercise. "What-if" type analysis provides insight into what type of revenue-producing or cost-containing projects should be initiated -- everything from future product deliveries to partner program management to employee headcount planning as well as more financially specific longer-term goals, such as top-line growth and operating margin improvement.

STN - Conference Papers Index

Importantly, output from strategic planning exercises often serves as relevant inputs to the tactical annual budgeting process and vice versa. Such integration serves as a driver for the comprehensive suite approach taken by most of the **software** vendors addressing this space. For example, Hyperion Planning incorporates aspects of both budgeting and planning and Cognos' recent acquisition of planning vendor Adaytum should complement the company's current budgeting and consolidation application. While the Adaytum acquisition is still fresh news, we believe Cognos is extremely focused on integrating the technology in an expedited fashion, but note that **software** integrations are notorious difficult. The Hyperion sales force will inevitably play up such challenges when pitching its more integrated product.

SH Corporate Performance Management

TEXT

Corporate Performance Management

Setting goals, both short-term financially orientated (i.e., budgeting process) and longer-term, cross-functionally focused (i.e., planning), is necessary but in itself is not the end game. Such goals and targets must be continuously monitored to ensure the organization is on track to meet these goals. Thresholds can be set that notify the proper corporate contacts when certain metrics move beyond comfort levels, decreasing the likelihood that such predefined goals are to be achieved. At that time, adjustments can be made to current operations or, alternatively, plans may need to be adjusted to reflect the current reality. Importantly, as suggested, planning (as well as budgeting) can be considered an ongoing, evolving process, and performance feedback related to the corporate goals can serve as input back into the planning process, creating a closed-loop system, ensuring optimal, but achievable, corporate objective.

Business Performance Management (BPM) or Corporate Performance Management (CPM) reflect this combination of goal setting, relevant metric establishment, and ongoing performance monitoring. Scorecarding mechanisms are often employed, which represent relevant metrics as graphical stop lights or other user-friendly depictions,

CO HYPERION SOLUTIONS CORP. (Ticker Symbol: HYSL)
CA UNITED STATES OF AMERICA
COR NORTH AMERICA

L6 ANSWER 6 OF 28 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2004:080816 INVESTEXT(tm) REPORT NUMBER:8868122

PGNO PAGE 2 OF 10

DN 8868122

TI GATEWAY 2000, INC.

AU RUNKEL, R.F., ET AL

CS MORGAN STANLEY; NEW YORK (STATE OF)

CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA

PD 29 Oct 2002

DT COMPANY REPORT

FS Text Page; COMPANY REPORT

WC 696

TT Q'trly EPS 2001-03

TEXT

EKD 08/28/2003

STN - Conference Papers Index

Meeting with Management

SH Summary and Investment Conclusion

TEXT

Summary and Investment Conclusion

We met with management yesterday, including Gateway's new Sr. VP and Chief Financial Officer, Mr. Roderick Sherwood III. We were impressed with Rod's knowledge of the business model and company's vision, and believe he brings strong experience in corporate operations and finance to the table. We spent most of the time going over Gateway's go-to-market strategy with its new digital solutions retail initiative, the current demand environment, progress and performance of the company against its milestones, and GTW's financial strategy.

We continue to believe Gateway still has many challenges ahead of it and the PC-demand environment overall remains quite weak. In addition, we believe its digital solutions retail initiative adds new risk to GTW's already uncertain business model. While management commented that last weekend's store traffic experienced some solid growth, it also acknowledged it was too early to make a call on this holiday season. In fact, management emphasized it would be late November before it had any meaningful visibility into the December quarter. So, while the company has made progress over the last several quarters, we remain cautious over the next 12- to 18-month time horizon. In the near term, a strong holiday selling season could buoy the stock. However, longer-term investors should gain better visibility into Gateway's strategic position and developing digital strategy before making any big bets. Given current risk/reward, we think it best to stay on the sidelines and monitor GTW's progress over the next several quarters.

SH Maintain Underweight-V Rating

TEXT

Maintain Underweight-V Rating

Gateway continues to be focused on growth in both its core PC and solutions businesses through a combination of aggressive pricing, increased marketing and ongoing market development. We believe that over the past three quarters the company has made progress on these initiatives. We think there could be more downside if execution proves inconsistent or if the PC industry fails to deliver robust seasonal upticks between now and year-end. That said, this is still a statistically inexpensive stock with \$3.48/share in cash and marketable securities and book value/share of \$4.07. We believe that investors should remain on the sidelines for now and until the company proves it can execute on its milestones. Execution will be key and even with solid execution, it will take time before GTW returns to sustainable positive earnings and cashflow generation.

SH Roderick Sherwood III-Sr. VP and CFO Biography

TEXT

Roderick Sherwood III-Sr. VP and CFO Biography

Mr. Sherwood has 20 years of experience in corporate operations and finance. He most recently served as exec. VP and CFO of Loudcloud Inc. (now Opsware, Inc.), where he led all financial and infrastructure operations. Prior to that, he spent time in executive and senior financial

STN - Conference Papers Index

management

positions at Chrysler Corp., Hughes Electronic Corp and BroadStream Corp. Rod Sherwood earned his Bachelor of Arts degree in economics with honors from Stanford University in 1976 and a Master's of Business Administration from theHarvard Business School in 1978.

SH Digital Solutions Initiative-Retail Transformation

TEXT

Digital Solutions Initiative-Retail Transformation

On Monday, October 14, 2002, Gateway rolled out its digital solutions retail initiative by stocking some 150 digital electronics products including digital cameras, MP3 players, digital video gear, software, printers, and accessories in the Gateway retail stores. In addition, Gateway will introduce a new digital device called the Gateway Plasma TV. Gateway believes this initiative will uniquely position the company as a digital hub where customers can try out the products and ask questions of its sales staff. In addition, Gateway believes that it can leverage its Asian ODM relationships to undercut competitors on price with its Plasma TV and other potential electronics offerings.

Similar to Apple's strategy, Gateway is surrounding the PC in its retail stores with digital solutions, services and infrastructure to capture a more complete digital product offering. In this vein, PCs act as one part of the integrated solution. Gateway considers the PC the center of the digital lifestyle that the consumer market is entering. Gateway's

strategy

is to differentiate its Country stores from existing stores by having products available upon demand (with in-store inventory). The stores offer PCs and related product categories (digital cameras, plasma TVs and enablers), carry multi-brand product offerings, and employ a consultative sales process to sell an entire connected solution with highly trained sales staff.

CO GATEWAY 2000, INC. (Ticker Symbol: GTW)

CA CALIFORNIA (STATE OF)

COR PACIFIC STATES REGION; UNITED STATES OF AMERICA; NORTH AMERICA

L6 ANSWER 7 OF 28 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2003:840903 INVESTEXT(tm) REPORT NUMBER:8781133

PGNO PAGE 13 OF 20

DN 8781133

TI RETAILING--BROADLINES - INITIATING COVERAGE OF THE DOLLAR STOR

AU WEINSWIG, D., ET AL

CS SALOMON SMITH BARNEY; NEW YORK (STATE OF)

CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA

PD 12 Sep 2002

DT INDUSTRY REPORT

FS Text Page; INDUSTRY REPORT

WC 666

SH Synthetic Leases / Sale Leaseback Exposure

TEXT

Dollar Tree currently operates three distribution centers under synthetic leases, resulting in a total commitment of \$154.5 million (note that \$41 million of this commitment relates to a new distribution center that is under construction and is not yet classified as a synthetic lease). Under

STN - Conference Papers Index

the synthetic lease agreement, Dollar Tree benefits in that the distribution centers are accounted for as operating leases, and are therefore classified as off-balance sheet transactions. When the lease arrangement comes due, the company has the right to purchase the facilities outright (using cash or debt), and they also have the ability to sell the distribution centers to a third party.

Dollar Tree also has sale-leaseback exposure in the amount of \$23.4 million. A sale and leaseback transaction takes place when a company sells an asset, leases it back for a period of time and then, at maturity, often has the option to buy back the asset. These transactions benefit the seller/tenant in that they receive favorable financing, while still retaining use of the property. On the flip side, the buyer/landlord receives the tax benefit of depreciation and a guaranteed long-term rental. However, given that these financings arrangements are a form of off balance sheet debt, we believe that it is proper to capitalize the leases in a manner similar to the treatment of operating leases. This serves to increase the reported debt ratios for Dollar Tree.

Technology improving, but still trails other retail channels. Dollar stores have never been at the forefront of technological change, choosing instead to invest in new stores rather than in extensive and sophisticated distribution systems. However, given the dramatic store expansion that is being contemplated by each of the dollar stores, technological improvement is no longer an optional investment. Fortunately, the

management of these companies realize that their long term potential rests on technology, and have been adding software programs, as well as in-store process improvements to fully capitalize on the rollout of new stores, while still driving strong same store sales results at existing locations. Distribution is also becoming an increasingly integral component of each company's growth strategy. We believe that expanding the distribution network is vital for success, as the dollar stores seek to leverage their expanding store networks through automation and more efficient store delivery. Additionally, the greater efficiency garnered from the added capacity should allow for cost savings over the longer term. In the near term, however, we believe the costs associated with an aggressive distribution center build out will pressure SG&A and contribute to above average capital expenditure budgets, tempering what otherwise is very strong free cash flow. Advertising policies may have to change as dollar stores increasingly overlap. To many retailers, advertising is the lifeblood of sales. Advertising circulars come out, people come in-a pretty simple formula. However, with the dollar stores, they believe differently and have been reducing their advertising expenditures both on a dollar basis and as a percentage of sales in order to continue to deliver low prices. We disagree with this approach and are particularly concerned given the store expansion. With so many new dollar stores entering the market and overlap between companies expected to grow, brand awareness will become increasingly important. Additionally, advertising could help achieve a "differentiation" strategy, which we believe is a better approach in a saturated marketplace than a "cost" strategy. Our belief is that the lack of material advertising expenditures works in the wholesale club model due to 1) membership fees and 2) differentiated offerings- neither of which the dollar stores offer.

All this being said, there is a large and growing market for the items that dollar stores offer, and we expect customers searching for value to seek out these locations. Unfortunately, we believe the lemming principle is at work here and we think it would make more sense to direct the lemming towards water, rather than off a bridge, which is what may happen over the

STN - Conference Papers Index

long term if these companies fail to reverse their advertising trends.
Additionally, we

L6 ANSWER 8 OF 28 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2003:798665 INVESTEXT(tm) REPORT NUMBER:8753415
PGNO PAGE 4 OF 18
DN 8753415
TI HYPERION SOLUTIONS CORP.. - INITIATING COVERAGE
AU THOLEMEIER, R., ET AL
CS WELLS FARGO SECURITIES LLC; CALIFORNIA (STATE OF)
CSR PACIFIC STATES REGION; UNITED STATES OF AMERICA; NORTH AMERICA
PD 27 Aug 2002
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 535
SH Financial Applications

TEXT

Hyperion Planning application is used by companies to plan revenue forecasts and expense budgets. Hyperion Planning then tracks the plan over time compared to actual results. These comparisons are assessed for the reallocation of company resources depending on changes in the internal and external operating environments. Hyperion Planning leverages the analytic power of Essbase, the activity-based resource allocation of Business Modeling, and the benchmark measuring capabilities of Scorecard. Hyperion Planning has a modern Web and spreadsheet architecture. The objective is to push the financial budgeting, planning, and tracking process down into discrete operating units.

Hyperion Financial Management is used for preparing consolidated financial reports and for comparing actual performance, budgets and forecasts, and industry benchmarks. Hyperion Financial Management's embedded application integration technology consolidates information from vendors such as SAP, Peoplesoft, and Oracle and various vertical and custom applications that contain financial data (i.e., tax, SEC reports, treasury, etc.). The thin client architecture reduces the dependence on client workstation and communications and maximizes the server resources. A single data repository is used to house the information and make it available for presentation in the form of standard reports, spreadsheets, or graphics, either over the Web or on the desktop.

The Scorecard application monitors a group's or an individual's actual performance against company goals and industry benchmarks. The Scorecard has 3,000 metrics that are embedded through an exclusive agreement with Hackett Benchmarking and Research. The Scorecard can be set up for automatic e-mail alerts through desktop or various mobile devices such as Palm Pilot, RIM Blackberry, or cell phone.

Hyperion Business Modeling uses activity-based resource management as the cornerstone for effective resource allocation. This methodology leverages only those resources necessary to achieve objectives, rather than a straight-line allocation. This is useful for the manager to gain a better understanding of the real profit/loss potential. Accurate resource allocation is necessary to maximize profitability of customers, products,

STN - Conference Papers Index

regions, channels, departments, and facilities.

Budgeting and forecasting with trend and **comparison** reporting and analysis

is a primary component of Hyperion Pillar. Pillar plans by using variables such as units, rates, and amounts. Pillar also lets the user perform cost-savings calculations such as selling a product on credit. For example, Pillar can help determine how much profit a company has to gain by tightening up the credit terms of late-paying customers. We expect Hyperion Planning to eventually supercede and replace Pillar.

Hyperion Enterprise offers data integration, consolidation, and reporting. Enterprise integrates data from multiple sources such as ASCII files, general ledgers, and spreadsheets. This application leverages both Ledgerlink and Application Link for data integration. After the data is integrated and consolidated, Enterprise's built-in intelligence takes into consideration currency conversions and inter-company elimination and adjustments, among other accounting functions. Hyperion Enterprise also comes equipped to manage changes in legal and regulatory business structures for complex M&A transactions. We expect Hyperion **Financial**

Management to eventually supercede and replace Enterprise.

SH PARTNERS

TEXT

PARTNERS

Hyperion has developed more than 400 relationships to sell its

financial

management products through integration on partner platforms and relationships with resellers and consultants.

Partnerships produced 25% of license **software** sales in FY02, up from 23% in

FY01. For the most recent quarter, partnerships produced 23% of

software

license sales and Hyperion's direct salesforce accounted

CO HYPERION SOLUTIONS CORP. (Ticker Symbol: HYSL)

CA UNITED STATES OF AMERICA

COR NORTH AMERICA

L6 ANSWER 9 OF 28 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2001:650275 INVESTEXT(tm) REPORT NUMBER:2329203

PGNO PAGE 11 OF 34

DN 2329203

TI I2 TECHNOLOGIES INC.: INITIATING COVERAGE

AU TEAGARDEN, G.

CS SALOMON SMITH BARNEY; NEW YORK (STATE OF)

CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA

CSTY Financial center investment bank-broker

PD 18 Oct 2000

DT COMPANY REPORT

FS Text Page; COMPANY REPORT

WC 402

SH Products And Technology

TEXT

Service assets management enhances the process involved with predicting and mitigating costs arising from faulty assets. The

EKD 08/28/2003

STN - Conference Papers Index

application is composed of four parts: RHYTHM service parts planner, service scheduler, RHYTHM parts storage optimizer, and RHYTHM service budget optimizer.

- * RHYTHM service parts planner helps a company forecast certain replacement part needs. The value derived from this product is greater customer satisfaction due to having the appropriate parts on hand, while minimizing inventory carrying levels.

- * Service scheduler is a decision support tool for scheduling service calls for a user's assets. This applications handles the logistics involved and generates an efficient solution incorporating travel time and available inventories to business partners and suppliers.

- * RHYTHM parts storage optimizer automates the storage of inventory based on available capacity. It minimizes required inventory levels necessary for the day-to-day functioning of a business.

- * RHYTHM service budget optimizer provides strategic decision support to determine the optimal level and deployment of spare parts while meeting budgetary limitations.

Business Process Intelligence

Business process intelligence (BPI) is a tactical planning tool that integrates across multiple business processes within an organization to achieve an enterprise-wide optimal solution. BPI consists of **financial planning** and integrated sales and operation **planning**.

- * The **financial planning** application provides the ability to intelligently forecast revenues and other financial metrics for numerous future periods based on inputs from each critical functional area while accounting for market conditions. It is also capable of making suggestions to each functional business area in terms of its impact on the overall financial plan.

- * Integrated sales and operations planning application assists in matching the financial goals of the sales division with those of operations and production. It can incorporate various **plans** from **distinct** departments in order to more accurately meet revenue targets. This organization includes promotional planning, new product introductions, and possible long-term contracts.

Strategic Planning

This tool is designed for use by executive teams to achieve fact-based planning at a corporate level. The solution enables executives and analysts to plan scenarios, set goals, and monitor the performance of the enterprise.

TradeMatrix

TradeMatrix consists of seven applications: procurement, commerce, fulfillment, product development, retail, planning, and customer care.

STN - Conference Papers Index

The TradeMatrix application is an open platform enabling the participation of marketplace partners and technologies in e-marketplaces. This interoperability facilitates rapid deployment as well as realized ROI. TradeMatrix consists of seven applications: procurement, commerce, fulfillment, product development, retail, planning, and customer care.

Procurement

CO I2 TECHNOLOGIES INC. (Ticker Symbol: ITWO)
CA TEXAS (STATE OF)
COR SOUTHWEST/SOUTHWESTERN REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CT LINES OF BUSINESS/PRODUCTS
DP SOFTWARE
SIC 7372
CC DATAPR DATA PROCESSING

L6 ANSWER 10 OF 28 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2001:287797 INVESTEXT(tm) REPORT NUMBER:2229744
PGNO PAGE 80 OF 82
DN 2229744
TI SUN LIFE FINANCIAL SERVICES: INITIATING COVERAGE
AU DEVINE, C.
CS SALOMON SMITH BARNEY; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Financial center investment bank-broker
PD 24 Jul 2000
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 605
SH Second Annual Demutualization Conference Overview

TEXT

Let me shift the focus for a second from the more strategic issues such as consolidation, to address more specific competitive issues, like the role of the Internet. The primary impact of the Internet on revolutionizing business models has been in destroying the rationale for some high cost distribution channels. Within the insurance industry, the vulnerability of the captive career agent system comes immediately to mind. If you are in the business of distributing a commodity product, like term insurance, your days may be numbered if you are using an old fashioned way of distributing that sort of product. Sun Life Financial has been at the forefront of staying ahead of these trends: we completely eliminated our career sales force in the U.S. in 1998, and have significantly evolved our business model in Canada to the point where 45% of our new business now comes from sources other than our career sales force. Sun Life's direct business in life insurance is almost exclusively at the high end of the market. We sell the highest average case size in par and the second highest case size in universal life. These sales typically involve very complex estate tax

planning

issues, where you are dealing with a CPA and an attorney. At that end of the market, you are relatively immune to Internet strategies. By

comparison however, the Internet has completely transformed the model in

our group business. We have many different Internet strategies aimed at

STN - Conference Papers Index

improving our service levels to customers.

Figure 64. E-Commerce

E-Commerce Strategies

- *Career Agent System Radically Downsized

- *100% eliminated in the U.S. in 1998

- *Non-career business in Canada 45% of new business

- *High End of Insurance Market Poorly Suited for Commodity Strength of the Internet

8

Source: Company Presentation - April 2000

Figure 65. Internet

Internet Has Transformed Business Model In Group Products

- *Individual is Now the Focus, Not the Human Resources Department

- *Sun Life Has Captured "First Mover" Advantages

- *Exclusive Relationship With Healtheon/WebMD in Canada

9

Source: Company Presentation - April 2000

So far what has proven to be very interesting is the impact of the Internet on our group insurance business in Canada. In the historic model, the end consumer was always the HR department of the large corporation. Now, while the actual sale is still made to the corporation, Sun Life's ability to grow the business has moved further down the distribution chain and closer to the end consumer. This is a significant evolutionary step, and it has really transformed the business and allowed us to capture some first mover advantages. Rather than using the HR department of a corporate client as the conduit for information and claims processing for individuals, everything can now be done on the Internet. It is as if the HR departments of our corporate clients have basically outsourced their benefit management to Sun Life Financial. What this does is creates a direct one-to-one link between the individual employee and Sun Life. In the Canadian market, we service more than four million employees of group customers, who can now deal directly with us. This means that through the use of Internet technology, we now have a Sun Life Financial icon sitting on the desktops of many of these employees. This icon gives them the direct ability to move money around within their group RRSP business, (the 401(k) equivalent in Canada). It's a very powerful tool. Sun Life also has an exclusive arrangement with Healtheon WebMD to use their web enrollment software in the Canadian market. This is proving to be an outstanding relationship that we expect to generate tremendous opportunities for us in the future.

MFS

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CO SUN LIFE FINANCIAL SERVICES (Ticker Symbol: SUNNCN)
CA CANADA
COR NORTH AMERICA
CT COMPANY DESCRIPTION

L6 ANSWER 11 OF 28 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2000:908497 INVESTEXT(tm) REPORT NUMBER:2106609
PGNO PAGE 3 OF 11
DN 2106609
TI ITXC CORP
AU CARR, C.
CS CIBC WORLD MARKETS CORP.; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Financial center investment bank-broker
PD 14 Mar 2000
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 564
SH Investment Summary

TEXT

To summarize our view, we believe investors should own ITXC for five reasons:

1. Focused Strategy: ITXC has a **differentiated**, highly focused wholesale **strategy** that, by leveraging the Internet, should facilitate speed-to-market, capital efficiency and strategic flexibility as the market evolves.

2. Explosive Growth Potential: ITXC is targeting some of the most attractive, high-growth markets in telecom: the Internet (growing at 30% per year), international wholesale (growing at 20%-30%) and IP telephony (growing at 100%). We believe the company is positioned in the sweet spot as voice merges with the World Wide Web.

3. Early Entrant: By our analysis, ITXC is the leader in its category, with 20% revenue market share vs. 14% and 5% for its two nearest competitors. The company is just at the beginning of this process, and early entrants have traditionally created considerable value in telecom.

4. **Management and Financial Strength:**
Management comprises leaders in both Internet telephony and the wholesale sector, and ITXC has outstanding equity sponsorship. Moreover, its current plan is fully funded into spring 2001, by our estimate, excluding debt or vendor financing.

5. Consolidation: ITXC, if it executes its strategy, should create for itself a dominant position in a niche that could be very attractive to global or supranational service providers, including global ISPs like PSINet or carriers like AT&T or Deutsche Telekom, which will likely need value-added voice-over-IP expertise as quality improves.

STN - Conference Papers Index

We are reiterating our Buy rating on ITXC. Based on our analysis of comparable Internet telephony and infrastructure providers, which we discuss in the valuation section of this report, we believe ITXC could trade in the \$160-\$200 range over the next 12-18 months.

SH Company Overview

TEXT

COMPANY OVERVIEW

ITXC, based in Princeton, NJ, provides wholesale Internet telephony services to carriers and increasingly portals and Web communications companies. Its strategy is to leverage the Internet to drive scale and reach in wholesale voice services, as well as build a platform to enable new Web-based voice applications for value-added data services and e-commerce. To that end, it has developed unique software that enables it to route real-time voice traffic over the Internet (a very difficult task).

Since launching service in April 1997, ITXC's primary focus has been: 1) to provide wholesale international voice service for carriers and 2) to lead the development of standards for interoperability of Internet telephony equipment. This focus has enabled ITXC to: 1) rapidly deploy its network by signing up affiliates that originate and terminate calls, 2) establish and refine service quality for Internet telephony and 3) build traffic volumes to support a low-cost position through economies of scale. As of March 1, 2000, ITXC had affiliates in 115 international cities operating 187 ITXC.net points of presence. On a typical day, the company carries traffic from over 30 countries to more than 180 countries.

We believe ITXC's key next steps are to: 1) remove costs from the long-distance value chain, 2) leverage scale to remain a low-cost provider and attract new customers and 3) deploy emerging voice-enhanced applications, like unified messaging, on ITXC.net. This third element is the true revenue growth driver for the company and represents huge upside to its business model. ITXC's new webtalkNOW! Service, which we discuss below, is an early example of its move into voice-enhanced applications. We understand that ITXC has ramped up to approximately 200,000 Web-based calling minutes a day since launch of the service three months ago.

CO ITXC CORP (Ticker Symbol: ITXC)

CA NEW JERSEY (STATE OF)

COR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA

CT COMPANY DESCRIPTION; VALUATION; INVESTMENT RECOMMENDATION; MARKET SHARE: COMPANY/BRAND; MARKETING STRATEGY/ACTIVITY

DP ONLINE SERVICES

SIC 7370; 7375

CC COMPUT COMPUTERS & OFFICE EQUIPMENT; DATAPR DATA PROCESSING; TELECM TELECOMMUNICATIONS

L6 ANSWER 12 OF 28 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2000:274455 INVESTEXT(tm) REPORT NUMBER:2936374

PGNO PAGE 112 OF 114

EKD 08/28/2003

STN - Conference Papers Index

DN 2936374
TI North America Computers-Software & Services: Industry Update
AU Moore, J.A.
CS DEUTSCHE BANC ALEX. BROWN - US; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Financial center investment bank-broker
PD 7 Sep 1999
DT INDUSTRY REPORT
FS Text Page; INDUSTRY REPORT
WC 373
SH Vastera Investors

TEXT

Investors: Vastera has received strategic investments from FedEx and Battery Ventures.

VisComm

SH VisComm Company Description

TEXT

Company Description: VisComm provides detailed product information content to the architecture, engineering, and construction (AEC) communities through its VisualLibrary Internet portal. The Company maintains a focused database of products and specifications from over 1,000 manufacturer catalogs to allow AEC professionals to search through extensive product data, **examine diagrams** and CAD drawings, and purchase items on-line. VisComm was founded in 1994 as CADSPEC and is based in Novato, California.

SH VisComm Products & Services

TEXT

Products and Services: VisComm offers innovative information systems and a comprehensive line of project and facility management tools. VisualLibrary, which contains data from over 1,000 manufacturers of engineering products such as windows, lighting fixtures, furniture, and concrete, is the Company's flagship product and can be accessed over the Web or via CD-ROM. Users can search multiple items, view them and **examine** specifications, and purchase them through the VisComm portal. VisComm also recently launched RELMS, a Web-based real **estate management** system that administers everything from property acquisition to construction to facilities management.

TT VisComm Management Team

TEXT

Management Team:

-/Howard J. Fields	CEO & President
-/Dennis Neeley, Architect	Vice President of Business Development

EKD 08/28/2003

STN - Conference Papers Index

-/Mehdi Khalvati, Ph.D., PE CTO and Vice President of
Technology
-/Donald Duggan, Ph.D. Vice President Engineering
& E-commerce
-/James D. Ramsey Director of Sales
-/Philip Nicol Director of Product
Development

SH VisComm Customers

TEXT

Customers: VisComm has Fortune 1000 companies such as Chevron, DuPont Corian, Bank of America, Honeywell, Hilton, Weyerhaeuser, United Healthcare, Andersen Consulting, and hosts of others.

SH VisComm Partners

TEXT

Partners:

Partners include Hilton and other partners.

SH VisComm Competition

TEXT

Competition: VisComm competes in certain cases with technical content providers such as Aspect Development (ASDV) and a variety of smaller companies, as well as from supplier and distributor web sites themselves for commerce transactions.

webMethods, Inc.

SH webMethods Company Description

TEXT

Company Description: webMethods supplies XML-based application integration **software** for business-to-business e-commerce and supply chain integration. webMethods integrates applications directly with partner web sites and backoffice systems to enable real-time, bi-directional information exchange and streamlined inter-company business processes that is more economical and flexible than EDI. The Company provides specialized solutions for automated procurement, supply chain integration, shipping and logistics, and aggregation of business intelligence, and offers specific solutions for integration with SAP systems. Fairfax, Virginia-based webMethods was founded in 1996 and acquired 60 new customers in 1998 alone.

CT ORDERS AND CONTRACTS; MANAGEMENT; LINES OF BUSINESS/PRODUCTS; COMPANY ANALYSES

DP **SOFTWARE**

SIC 7372

CC DATAPR DATA PROCESSING

L6 ANSWER 13 OF 28 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 1999:544938 INVESTEXT(tm) REPORT NUMBER:2793947

EKD 08/28/2003

STN - Conference Papers Index

PGNO PAGE 44 OF 48

DN 2793947

TI National Data Corporation

AU Fichthorn, L.E., IV., et al

CS LAZARD FRERES & COMPANY, LLC; NEW YORK (STATE OF)

CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA

CSTY Financial center investment bank-broker

PD 15 Jan 1999

DT COMPANY REPORT

FS Text Page; COMPANY REPORT

WC 461

SH Market Growth Performance

TEXT

The best and only analogue for the financial management services portion of NDC's business is Medaphis.

Health Care Information Management

The best way to measure the potential growth of the pharmaceutical information services arena is to look at the growth of IMS Health.

IMS Health has grown revenue at a compound annual growth rate of 11% and net income at 22% from 1994 to the present. The company expects revenue and income to continue at these levels at least through 1999.

The pharmaceutical market, currently the "bread and butter" of the information management business, continues to experience robust 8% growth in new product launches.

IMS has substantial international growth vehicles at present that are not currently available to NDC. However, NDC has some advantages over IMS that will continue to allow it to equal or exceed the top line growth rate of IMS for the near future.

1. Smaller base: As mentioned earlier, we believe IMS has domestic revenues of approximately \$400 million. We estimate NDC's Health Care Information management effort at around \$100 million. While the NDC information management effort is larger than most investors believe, the base is one quarter the size and should allow for easier comps.

2. Daily Information Updates: Management believes they have a competitive advantage in their ability to deliver daily or even hourly data to their customers. This advantage stems from NDC's depth in the pharmacy claims processing market and their real-time transaction expertise gleaned from their expertise in electronic commerce and health care EDI. This capability however, only extends to the pharmacies in which National Data has a software system in place. This represents approximately 20% of pharmacies nationally.

3. Complete Health Data Network: NDC has a network of relationships in more facets of the health care delivery chain than does any other provider. This allows NDC to track data from the hospital to the doctor to the pharmacist, and capture data at every facet of a health related event. It also allows National Data to sell

STN - Conference Papers Index

into any of those markets, thereby avoiding IMS' traditional strength.

We estimate growth in the segment of 20%-25% through fiscal 2000.

SH Strategies In EDI Market

TEXT

STRATEGIES

There are three **distinct** selling **strategies** in the EDI market.

1. Follow on

* Bottom up

* Top down

2. Total Solution

3. Niche

Strategy #1: Follow on - Bottom up

The "bottom up" strategy is used by those **software** vendors who already have control of the desktop at a provider site. This strategy is currently being used in the physician market and hospital market. HBOC, Medical Manager (MMGR) and Medic are the best examples of the bottom-up strategy.

EDI is attractive to the clinical **software** providers as it represents a recurring revenue stream, which will offset any slow down in clinical **software** sales.

CO NATIONAL DATA CORP (Ticker Symbol: NDC)

CA GEORGIA (STATE OF)

COR SOUTH/SOUTHERN REGION; UNITED STATES OF AMERICA; NORTH AMERICA

CT INDUSTRY OVERVIEW/OUTLOOK; LINES OF BUSINESS/PRODUCTS; SALES/EARNINGS; BUSINESS SEGMENT REPORTING

DP **SOFTWARE**

SIC 7372

CC DATAPR DATA PROCESSING

DP OUTSOURCING

SIC 7374

CC DATAPR DATA PROCESSING

DP INFORMATION SERVICES

SIC 7375

CC DATAPR DATA PROCESSING

L6 ANSWER 14 OF 28 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 1998:860511 INVESTEXT(tm) REPORT NUMBER:3350605

PGNO PAGE 3 OF 24

DN 3350605

TI HBO & Company

AU Gallo, A.C., et al

CS BT ALEX. BROWN RESEARCH; NEW YORK (STATE OF)

CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA

EKD 08/28/2003

STN - Conference Papers Index

CSTY Financial center investment bank-broker

PD 14 Apr 1998

DT COMPANY REPORT

FS Text Page; COMPANY REPORT

WC 482

TT Valuation 1997-98

TEXT

VALUATION

Price on 14-Apr-98	\$62.00
52 Wk (High - Low)	64 - 24
# of Shares Outstanding	218,882
Market Value (\$000s)	13,570,684
Target Price	\$77.00

CY 1998 P/E	46.6 x
CY 1999 P/E	36.6 x

EPS Growth rate (3-5 yrs.)	35%
98 P/E to Growth	1.3 x
99 P/E to Growth	1.0 x

Price to CY 1998E Rev/shr:	8.9 x
Price to CY 1999 Rev/shr.:	7.2 x

Book Value/Share 3/31/97	\$4.63
Price/Book Value	13.4 x

Institutional Holdings	
# of Common Shares Held (000s)	179,127
% of Total Shares Outstanding	81.8%

Source: OneSource

(Graphical Material Omitted - Call Boston (617) 856-2704, U.S./Canada (800) 662-7878, U.K./Europe (+44) (0) 171 369 7860 for Price and Availability: Price And Volume 1997-98)

SH Investment Thesis

TEXT

INVESTMENT THESIS

HBO & Company is a leading provider of integrated patient care, clinical, financial, managed care and strategic management

software

solutions for the health care industry. The Company's information systems enable customers to reduce costs and enhance the quality of health care through the automation and integration of the health care delivery process and the provision of patient-centered, enterprisewide computing. Over the last five years, the Company's revenues have grown on average 31% annually through both internal and external growth, including 18 acquisitions and numerous strategic alliances. Moreover, HBO & Company's earnings have consistently matched or beaten our estimates. We credit HBOC's success to the leadership of the Company's management. Furthermore, we believe that as the healthcare information

STN - Conference Papers Index

technology industry continues to undergo consolidation, those companies, such as HBOC, that are in a position to acquire and provide a full complement of products and services, have most to benefit.

We maintain a "strong buy" investment rating on the shares. At \$62, HBO & Company is trading at 47x our CY 1998 ESP estimate of \$1.33 and 36x our 1999 EPS estimate of \$1.70. Our 12-month target price is \$77 based on a multiple of 45x our 1999 EPS estimate. Our investment thesis is based on the following: (1) HBO & Company is a premier HIT company; (2) it utilizes an optimal strategy, full service vendor with "best-of-breed" solutions; (3) it offers exceptional earnings visibility; (4) we expect the Company to generate 3-year EPS growth of 35%; and (5) it has, in our view, an outstanding management team.

Premier HIT Company.

With dominant market share and the industry's most comprehensive product line, HBO & Company is the premier HIT Company. Over the past several years, HBO & Company has earned its **distinction** through a **strategy** that combines internal growth (driven by its powerful salesforce and efficient business development efforts) with strategic acquisitions. Currently HBO & Company has over 9,000 customers, including 2,800 hospitals and integrated delivery systems; 5,000 physician group practices; 600 home health care companies; and 600 health care payor organizations. The combination of HBO & Company's large diverse customer base and the most comprehensive product line in the industry creates tremendous cross-selling opportunities.

CO HBO & CO. (Ticker Symbol: HBOC; Other Codes: 364100)
CA GEORGIA (STATE OF)
COR SOUTH/SOUTHERN REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CT EARNINGS PER SHARE; LINES OF BUSINESS/PRODUCTS; STOCK PRICE DATA; PROJECTIONS; VALUATION

L6 ANSWER 15 OF 28 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 97:784695 INVESTEXT(tm) REPORT NUMBER:1960111
PGNO PAGE 9 OF 20
DN 1960111
TI Chs Electronics, Inc. - Company Report
AU Rinker, G.C., et al
CS RAYMOND JAMES & ASSOCIATES, INC.; FLORIDA (STATE OF)
CSR SOUTH/SOUTHERN REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Regional investment bank-broker
PD 1 Aug 1997
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 456
SH Management Controls

TEXT

CHS has established a system of incentive bonuses designed to appropriately motivate the various managers to exceed the numbers of the business plan for their subsidiary. For example, the **financial manager's** bonus is often based on a formula related to overall costs **compared** to those set forth in the business plan, while the General Manager's bonus is often based on net income **compared** against the *****plan*****.
There is no standard bonus package, as each is negotiated individually.

Another important element of management control is the information system. Although many of the subsidiaries currently use incompatible financial software, the company has standardized on a single

software

package for its largest subsidiaries in Western Europe. The software incompatibility is a consequence of the company having been built in a short period of time through acquisitions. The company does not believe an investment in an enterprise-wide software package is necessarily a prudent use of resources. The company exchanges financial data daily between corporate headquarters and the subsidiaries through the use of the communication software Lotus Notes.

SH Management

TEXT

MANAGEMENT

The company's management team is highly entrepreneurial; many of the senior managers joined the company after CHS acquired the company they founded. Some of the most visible include: Alvin Perlman was the founder of Promark, which comprised the bulk of CHS' Latin American operations prior to the ELM acquisition; Cliff Dyer was the founder of the company that was acquired by Merisel to become Merisel Latin America; Carsten Frank was the founder of Frank & Walter, which had sales of about \$675 million when acquired by CHS; and Alvi Mazon, expected to join the CHS Board of Directors as well as continue operating Karma, was founder of that company and grew it to its current \$1.2 billion revenue run rate.

Claudio Osorio - President, Chief Executive Officer and a Director.

Mr. Osorio is the founder of the company's current business and operations and has served as President, Chief Executive Officer and a Director since 1993. Mr. Osorio is an attorney with a degree from Catholic University of Andre Bello (Venezuela). He also holds a Master of Business Administration degree from IESA, also in Venezuela.

Alvin Perlman - Executive Vice President-Latin America Region, and a Director.

Mr. Perlman has been a director and the Executive Vice President and Chief Operating Officer, South American Region, since 1994. For the past five years he has also been CEO of CHS Promark, and was the sole owner of CHS Promark prior to its acquisition by CHS Electronics in June 1994. He has also served as a director of Comtrad Holdings since November 1994. Mr. Perlman holds a Bachelor of Science degree from the University of Connecticut.

Carsten Frank - Executive Vice President-European Region, and a Director.

CO CHS ELECTRONICS, INC. (Ticker Symbol: CHSE)

CA FLORIDA (STATE OF)

COR SOUTH/SOUTHERN REGION; UNITED STATES OF AMERICA; NORTH AMERICA

CT CORPORATE STRUCTURE; EMPLOYEE/LABOR RELATIONS; MANAGEMENT

L6 ANSWER 16 OF 28 INVESTEXT COPYRIGHT 2003 TFS on STN

STN - Conference Papers Index

AN 97:615559 INVESTEXT(tm) REPORT NUMBER:1920621
PGNO PAGE 4 OF 15
DN 1920621
TI Barra, Inc. - Company Report
AU Oshinskie, D.
CS NATWEST SECURITIES CORPORATION; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Financial center investment bank-broker
PD 30 May 1997
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 409
SH Analytic Software

TEXT

Potential competitors face significant barriers to entry, including BARRA's:

- * Proprietary **software** that many view as an industry standard.
- * Large databases with up to 25 years of data on over 500,000 securities around the world.
- * Twenty-two years of experience in business.

SH Pension Consulting

TEXT

PENSION CONSULTING

BARRA entered this business with the July 1996 pooling-of-interests acquisition of RogersCasey (RCA), the nation's second largest pension consultant. RCA designs, implements and **monitors investment** programs for roughly 150 plan sponsors. This process includes making recommendations on asset allocation, hiring **investment managers**, and **monitoring** and regularly reporting on the manager's performance against investment objectives and portfolio benchmarks. RogersCasey also provides business strategy consulting to U.S. and foreign **investment management** companies. Finally, RCA markets InvestWorks, a **software** product that allows **investment ***managers*****, consultants and plan sponsors to **compare investment ***manager***** performance and to conduct manager searches.

In addition to the increasing variety of investment strategies and the growth in **money** under **management**, several other factors have increased demand for RCA's services, allowing 15% trend-line revenue growth. These factors include the need for additional resources due to the reduction of in-house staff, a heightened awareness of risk and the need for an entity to serve as a gatekeeper.

Though RCA showed healthy revenue growth as a private company, it

STN - Conference Papers Index

was not particularly profitable. Recently, BARRA has installed a key new manager and cost controls, improving prospects for margin improvement from the merger.

The RogerCasey acquisition provides an opportunity for BARRA to leverage RCA's influence as a pension consultant. The affiliation with BARRA will increase RogersCasey's consultants' knowledge of BARRA's systems and allow RCA to include the benefits of BARRA's analytics in the services it offers to pension funds, including money

manager

evaluation and selection. This technique should help alleviate the traditional barriers to pension funds' use of BARRA software, namely cost and skilled operators. Importantly, with more fund sponsors using BARRA methods to evaluate manager performance, there could also be a move by more investment managers to use BARRA systems to at least

understand the terminology and criteria with which they are being evaluated.

Increasing the use of technology in the pension consulting business also offers bottom-line advantages. BARRA gives RCA technological capabilities it previously lacked. In the pension consulting business, which typically requires labor-intensive customized reports, BARRA's ability to automate the reporting process should help improve consultant efficiency and improve margins, while also dramatically improving the quality and value of information delivered to pension clients.

CO BARRA (Ticker Symbol: BARZ)

CA UNITED STATES OF AMERICA

COR NORTH AMERICA

CT SALES BY PRODUCT/SALES BY PRODUCT LINE; MERGERS/ACQUISITIONS; MARKETING STRATEGY/ACTIVITY; SALES/EARNINGS

L6 ANSWER 17 OF 28 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 97:606908 INVESTEXT(tm) REPORT NUMBER:1891894

PGNO PAGE 2 OF 5

DN 1891894

TI First Data Corporation - Company Report

AU Mullins, L.K., et al

CS SMITH BARNEY; NEW YORK (STATE OF)

CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA

CSTY Financial center investment bank-broker

PD 4 Jun 1997

DT COMPANY REPORT

FS Text Page; COMPANY REPORT

WC 421

SH Investment Opinion And Summary

TEXT

First Data announced the divestiture of its major health businesses -- First Health Services and First Health Strategies -- to HealthCare COMPARE - HCC (OTC-\$27) for \$200 million. First Health Services provides claims processing for state Medicaid and Medicare programs, and First Health Strategies is one of the largest third-party processors of claims for self-insured corporations. These businesses have been generating declining revenue as FDC continued to develop new

STN - Conference Papers Index

automated systems for Strategies and allowed marginally profitable government contracts to expire at Services. For now, FDC will retain its Employee Benefits Plans business, covering small business benefit programs, and a medical software company. FDC will record a \$200 million charge for the transaction, reflecting a \$100 million loss on the sale price and \$100 million in asset impairment charges on the two remaining health businesses. The deal is likely to close before the end of the second quarter. We reduce our revenue projection for FDC by \$169 million in CY97 and \$400 million in CY98 to reflect the elimination of all of FDC's health businesses by year-end 1997.

The sale eliminates slow growth businesses that were consuming significant management time and resources. We anticipated that these businesses would be divested as the company neared its second anniversary of the FFM merger, when it could begin selling assets without violating the terms of the pooling agreement. Management believes that the lost revenue and profits contribution in the second half of 1997 will reduce operating earnings per share by \$0.02. Thus, we trim our CY97 EPS to \$1.58 from \$1.60. We make no change to our earnings forecast of \$1.90 in CY98.

First Data also announced a 5% share repurchase program covering up to 20.4 million shares. The company intends to reduce the float by the same amount of shares that will be added as the company converts First Financial Management's convertible debt in December 1997. By

reissuing the treasury stock in the conversion, FDC does not hurt its ability to do future pooling acquisitions. However, since this convertible security has been "in the money" for some time, it has been reported in fully diluted share count. A repurchase should reduce the present, fully diluted base by 5%. Given FDC's low cost of debt capital, an \$800 million share repurchase should allow the company to largely offset the negative earnings impact resulting from the loss of the health care businesses in 1998. In addition, FDC can maintain reasonable debt levels in its capital structure after it converts \$447 million of debt at year-end.

CO FIRST DATA CORPORATION (Ticker Symbol: FDC)

CA NEW YORK (STATE OF)

COR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA

CT EARNINGS PER SHARE; PROJECTIONS; SALES/EARNINGS; FINANCIAL INFORMATION; DIVESTITURES

L6 ANSWER 18 OF 28 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 97:485911 INVESTEXT(tm) REPORT NUMBER:2550196

PGNO PAGE 6 OF 14

DN 2550196

TI HPR Inc. - Company Report

AU Gallo, A.C., et al

CS ALEX. BROWN & SONS, INC.; MARYLAND (STATE OF)

CSR SOUTHERN ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA

CSTY Regional investment bank-broker

PD 28 Apr 1997

DT COMPANY REPORT

FS Text Page; COMPANY REPORT

WC 451

SH Investment Thesis

STN - Conference Papers Index

TEXT

Strong balance sheet and low software capitalization rate. At end of F3Q 1997, the Company had \$26.0 million in cash versus. \$22.5 million at F3Q 1996. Account receivables decreased to \$9.75 million from \$12.3 million at end of F2Q (Dec.) 1997. Software capitalization rate is running at 12%.

SH Investment Risks

TEXT

INVESTMENT RISKS

Managing Growth. HPR has experienced a period of rapid growth and expansion over the last several years. This has resulted in increased responsibility at all levels of management. The Company has responded by successfully recruiting and hiring additional management and technical personnel, and maintaining solid internal systems and controls. However, given the anticipated growth of the DSS market, HPR must continue to build infrastructure to support top-line growth without compromising quarterly earnings.

Quarterly volatility caused by high fixed costs and back-end-loaded quarters. HPR's quarterly revenues and operating results have varied significantly. The fluctuations have been a result of a variety of factors including the timing of contract execution, high fixed costs and one-time charges related to an acquisition. Seasonality of operating results is typical of the industry; however, because of the high fixed cost nature of the Company's financial model, any revenue shortfall will have a magnified effect on the bottom line.

Reliance upon managed care sector. Although the Company's customer base currently includes numerous health care participants, well more than half are managed care organizations such as HMOs and PPOs, indemnity plans, and employers. In comparison, HPR's presence in the provider market is relatively small, at less than 15% of HPR's total revenue. Over time, we believe HPR will need to make significant headway into this increasingly important market segment to maintain its competitive position.

SH Company Overview

TEXT

COMPANY OVERVIEW

HPR is a leading developer of decision support software and systems for health care entities. The Company's products enable users to assess the cost, appropriateness, efficiency and quality of health care. One of the keys to HPR's success has been its ability to expand its product offering through the timely development and introduction of complementary applications. HPR's success in these areas have been facilitated by its use of product families.

Product Overview

STN - Conference Papers Index

HPR's products fall into three main families: Clinical Payment Management Systems (CPMS), Clinical Resource Management Systems (CRMS); Clinical Care Management Systems (CCMS). Each of the products can be used as a stand-alone or as part of an integrated system.

Clinical Payment Management Systems

CodeReview. HPR's core product detects, corrects and documents improper or erroneous coding of physician claims either prior to or after payment. Average annual software license fee for this product is about \$100,000. The initial investment is generally earned back in less than six months. Demand for this product has remained strong with 230 licenses as of F3Q 1997.

CO HPR INC. (Ticker Symbol: HPRI)
CA MASSACHUSETTS (COMMONWEALTH OF)
COR NEW ENGLAND/NORTHEAST REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CT ORDERS AND CONTRACTS; LINES OF BUSINESS/PRODUCTS; MARKET SIZE/DEMOGRAPHICS; SALES/EARNINGS; FINANCIAL INFORMATION
DP LICENSED PRODUCTS
SIC 3940
CC MISMFG MISCELLANEOUS MANUFACTURING
DP SOFTWARE
SIC 7372
CC DATAPR DATA PROCESSING
DP HEALTH COMPUTER SYSTEMS
SIC 7373
CC COMPUT COMPUTERS & OFFICE EQUIPMENT; DATAPR DATA PROCESSING; HLTHCR HEALTH CARE

L6 ANSWER 19 OF 28 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 97:154246 INVESTEXT(tm) REPORT NUMBER:2523438
PGNO PAGE 4 OF 17
DN 2523438
TI Baan Company N.V. - Company Report
AU Skiba, B.E.
CS LEHMAN BROTHERS, INC.; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Financial center investment bank-broker
PD 5 Dec 1996
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 520
SH Investment Summary And Issues

TEXT

Historically, Baan has had a strong presence in the middle-market for ERP software. Roughly two-thirds of its revenue is derived from sales under \$1 million. We see this as a significant advantage over SAP AG, the leader in this field for several reasons. First, larger sales are more complex, have longer sales cycles, and introduce a "lumpiness" aspect to the business. Following SAP AG's shortfall during the third quarter of this year, management cited a longer sales cycle and delays in decision making on larger transactions as primary reasons for the slowing growth. Second, the market is limited to the top 500 global

STN - Conference Papers Index

firms. Once they mature in the transition to open client/server solutions, their growth rates are likely to slow. Finally, Baan has chosen a sweet spot in the ERP marketplace (350 to 500 users) where it faces less direct competition.

By focusing on the middle-market, Baan has funneled much of its development effort toward ease-of-use ease-of-implementation, both of which are more sensitive issues for small and medium-sized firms. These implementations (typically with less than 100 concurrent users and revenue of less than \$100 million annually) are far less likely to contract a major systems integrator such as Anderson consulting for several additional million dollars to bring a system up live.

Baan introduced jointly with Microsoft BAAN IV for Microsoft Backoffice and Windows NT this fall. We view this as a major plus for Baan and a key **differentiating strategy**. We see particular opportunity to expand the ERP market in Southeast Asia and Latin America with a more cost and time-effective solution. Unlike Baan, competitors such as SAP AG, PeopleSoft and Oracle have not addressed the distribution and implementation issues for the middle-market. . We believe NT, where Baan has a competitive advantage, will play an increasing role in ERP selection and implementation. This development will further shift Baan's revenue mix in toward high-margin license fees fueling additional margin expansion.

SAP, Oracle And PeopleSoft All Present Competitive Threat

Baan faces direct global competition from well-heeled players such as SAP AG and Oracle today, and PeopleSoft in the near future. SAP AG, with its size and global presence, is able to outspend Baan substantially in R&D. Moreover, since SAP, Oracle and PeopleSoft all provide a "suite" of products, including manufacturing, human resource **management**, accounting/**financial** and logistics, Baan is sometimes at a disadvantage in competing for large-scale reengineering projects.

While prices for **software** products in the enterprise camp have not faced significant pressure to date, we expect more aggressive pricing as NT makes inroads into the enterprise arena. While broader deployments can outweigh per-seat price reductions to some extent, margins in this business (historically around 20%) would come under pressure. As Windows NT gains prominence as a server alternative, we expect enterprise solutions to be sold through indirect channels. Though these channels are more efficient than a direct sales force, shifts in distribution channels can impact near-term growth. We expect the ERP market to focus lower-end (under 100 concurrent customers) solutions toward NT for the next several years.

Rapid Revenue Growth, NT/Backoffice, Momentum And Margin Expansion Make Baan An Exciting Play

CO BAAN COMPANY N.V. (Ticker Symbol: BAANF)

CA CALIFORNIA (STATE OF)

COR PACIFIC STATES REGION; UNITED STATES OF AMERICA; NORTH AMERICA

CT COMPETITION; COMPANY OUTLOOK; ANNUAL/OPERATING RESULTS; SALES/EARNINGS; MARKET SIZE/DEMOGRAPHICS

L6 ANSWER 20 OF 28 INVESTEXT COPYRIGHT 2003 TFS on STN

STN - Conference Papers Index

AN 96:829990 INVESTEXT(tm) REPORT NUMBER:1769033
PGNO PAGE 11 OF 21
DN 1769033
TI CHS Electronics - Company Report
AU Rinker, G.C.
CS RAYMOND JAMES & ASSOCIATES, INC.; FLORIDA (STATE OF)
CSR SOUTH/SOUTHERN REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Regional investment bank-broker
PD 23 Jul 1996
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 416
SH Management Controls

TEXT

CHS has established a system of incentive bonuses designed to appropriately motivate the various managers to exceed certain goals in the business plan for their subsidiary. For example, the **Financial**

Manager's bonus is often based on a formula related to overall costs compared to those set forth in the business plan while the General Manager's bonus is often based on net income compared against
plan

There is no standard bonus package as each is negotiated individually. Thus far, the combination of bonuses and unregistered stock has seemingly been adequate in retaining the management talent: of all the General Managers retained after an acquisition, only one has left the company.

Another important element of management control is the information system. Each significant subsidiary has **software** that does perpetual inventory, accounts receivable aging, accounts payable aging, inventory aging, and a general ledger that is convertible to GAAP. Each week and month, the subsidiaries report sales, days receivables, days inventory, and collections. On a monthly basis, each subsidiary reports a full balance sheet, income statement, and expense analysis. All of this information is reported back to corporate headquarters using Lotus Notes. Although many of the subsidiaries currently use incompatible financial **software**, the company is evaluating the various
software

options and anticipates standardizing them in the foreseeable future. The **software** incompatibility is a consequence of the company having been built in a short period of time through acquisitions. Once CHS selects **software** for use throughout the company, it will be introduced gradually so as to reduce the risk of business disruption.

Audits and financial reviews comprise another part of the managerial controls at CHS. The company maintains an internal audit department that conducts audits of each subsidiary twice a year. In addition, external audits are conducted annually at each of the subsidiaries. Financial reviews are conducted monthly, **comparing** a subsidiary's results against the business plan prepared for the subsidiary at the beginning of the year. Those subsidiaries not meeting plan are visited by either senior management or the regional manager.

We believe the adequacy of the company's management controls is indicated by the small write-offs of obsolete inventory and low level

STN - Conference Papers Index

of bad debt expense reported by the company. In the three regions of South America, Western Europe, and Eastern Europe, bad debt expenses as a percentage of 1995 sales were 0.3%, 0.3%, and 0.1%, respectively. Also in 1995, obsolete inventory charges as a percentage of sales were 0.06%, 1.8%, and 0% for South America, Western Europe, and Eastern Europe.

CO CHS ELECTRONICS, INC. (Ticker Symbol: CHSE)
CA FLORIDA (STATE OF)
COR SOUTH/SOUTHERN REGION; UNITED STATES OF AMERICA; NORTH AMERICA
GT SOUA SOUTH AMERICA; LATA LATIN AMERICA; EEURO EASTERN EUROPE REGION;
EURO EUROPE; WEURO WESTERN EUROPE REGION
CT INTERNATIONAL SALES/MARKETING; SALES/EARNINGS; ORDERS AND CONTRACTS;
EMPLOYEE/LABOR RELATIONS; CORPORATE STRUCTURE

L6 ANSWER 21 OF 28 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 96:497087 INVESTEXT(tm) REPORT NUMBER:1734242
PGNO PAGE 3 OF 12
DN 1734242
TI Netcom Communications, Inc. - Company Report
AU Braverman, A.M., et al
CS HANIFEN, IMHOFF INC.; COLORADO (STATE OF)
CSR ROCKY MOUNTAIN REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Financial center investment bank-broker
PD 26 Apr 1996
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 376
SH Major Competitors

TEXT

RBOCs

MSN

Sprint

Secondary:

UUNET Technologies

TT Officers And Directors

TEXT

Officers and Directors

Name	Title	Experience
David Garrison	President, CEO	Skytel
Tom Weatherford	Senior VP, CFO	Logitech, Inc.
Walker Fenton	Strategic Analyst	Berger Funds
Benjamin Slick	VP, GM Bus. Dev.	Delrina Corp.
Rick Francis	VP, Software	Amdahl Corp.
Robert Tomasi	VP, Operations	British Telecom N.A.
Dennis David	VP, Network Ops.	Lockheed Corp.
Donald Hutchinson	VP, Sales & Marketing	TAU Corporation

STN - Conference Papers Index

TT Principal Shareholders 11/21/95

TEXT

Principal Shareholders (11/21/95)

	Shares	% of total shares outstanding
Geocapital III L.P. (V.C.)	951,091	8.57%
Robert Rieger	419,239	3.68%
Chancellor Capital Management	537,999	4.85%
Gary P. Madden	440,287	3.97%
Hancock Venture Partners	403,498	3.64%
Directors & officers as a group	3,097,450	21.44%

SH Corporate History

TEXT

Corporate History

1996

- * 230 POPs 1Q
- * 391,000 subscribers 1Q

1995

- * Hired David Garrison as President/CEO.
- * Follow on offerings, 2.4M shares @ \$26.75 (5/25), 2.5M shares @ \$72 (11/95).
- * 210 POPs by 4Q.
- * 307,500 subscribers by 4Q.

1994

- * IPO in December @ \$13/share, 6.4M shares.
- * 72,500 accounts by 4Q

Source: Company documents

SH Key Investment Considerations

TEXT

KEY INVESTMENT CONSIDERATIONS

1. **Management's** ability to recognize competitive sea changes and quickly adjust its strategic course, plus its strong cash position are critical in a quickly changing industry such as the Internet.

We view positively the Company's recent shift in strategy towards becoming an Internet Service Provider (ISP). This recent change in

STN - Conference Papers Index

strategy (4/16/96) appears to be directly linked to the entrance into the Internet access arena by the telcos. This sea change was marked by AT&T's announcement on 2/28/96, followed by several others. The Company announced NETCOMplete, a new service brand which appears to be the sign of the Company's strategic shift from being (at least perceived as) an Internet Access Provider (IAP) to being an Internet Service Provider (ISP). This new strategy could create a differentiated service that could command larger and more sustainable margins over the long term. Underwriting this strategic shift is Netcom's strong cash position which, at current cash burn rates, should support the Company's operations for approximately 2 years. We believe this change in strategy should increase costs but we do not believe these should be significant over the long term due to the method of implementation: positioning and partnering.

2. New Strategy makes Netcom even more attractive to a major telco
CO NETCOM ON-LINE COMMUNICATION SERVICES INC. (Ticker Symbol: NETC)
CA CALIFORNIA (STATE OF)
COR PACIFIC STATES REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CT COMPETITION; MANAGEMENT; STOCK TRANSACTIONS AND OWNERSHIP; ORDERS AND
CONTRACTS; CORPORATE STRATEGY; NEW PRODUCTS/SERVICES
DP INFORMATION SERVICES
SIC 7375
CC DATAPR DATA PROCESSING
DP COMMUNICATIONS NETWORKS
SIC 4800
CC TELECM TELECOMMUNICATIONS
DP COMMUNICATIONS SERVICES
SIC 4800
CC TELECM TELECOMMUNICATIONS

L6 ANSWER 22 OF 28 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 96:174603 INVESTEXT(tm) REPORT NUMBER:1673140
PGNO PAGE 3 OF 6
DN 1673140
TI Alexander & Alexander Services - Company Report
AU Cohen, J.A.
CS MERRILL LYNCH CAPITAL MARKETS; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH
AMERICA
CSTY Financial center investment bank-broker
PD 18 Dec 1995
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 438
SH Outlook

TEXT

A LOOK AHEAD

In discussing the company's future direction, A&A management pointed to a number of initiatives underway intended to produce revenue growth and improve efficiencies.

* One such initiate includes making a fundamental change in the way the company handles the large buyers of insurance (risk

STN - Conference Papers Index

management

accounts) where **insurance** transactions are complex and involve a risk manager and smaller, middle market insureds (risk transfer) where A&A plays a more traditional role of insurance intermediary. On the risk management side, A&A will be playing a consultative role in the insurance transaction as buyers of insurance use new methods for insuring, financing and mitigating an array of corporate risks. The company continues to segment this business on an industry basis in the U.S. (health care, construction, railroads, etc.) and worldwide (energy, marine, aviation, etc.)

* In the middle market, (risk transfer accounts) A&A's goal is increased efficiency. The company will be funneling this business through 5 larger locations (as opposed to about 50 offices around the country) in order gain cost savings and increase the speed of transactions. This strategy also involves forging relationships with insurance carriers, placing blocks of business with those carriers. Such arrangements are expected to increase A&A's leverage when dealing with the carriers and thereby increasing commission rates. A pilot program already in place in Minneapolis has had some initial success with increased productivity and increased commission rates.

* Also discussed were the company's efforts to better coordinate the activities the company's global businesses such as placing more A&A retail business through Alexander Howden, its specialty and wholesale broker. The company is also seeking to develop more synergies between its retail broking unit and Alexander Consulting.

* On the technology front, the company is implementing common systems and "best practices" in its offices. Also, A&A is developing proprietary **software** to improve the technological link with clients in order to provide better (and faster) data to insureds.

None of these initiative strikes us as particularly innovative. The company's **strategy** to **differentiate** between risk management and risk transfer accounts appears to mimic something Marsh & McLennan began doing in 1991. Leveraging the company's various global businesses has been a successful part of Aon's strategy for some time. Other brokers (Marsh & McLennan, Johnson & Higgins) have been investing heavily in technology while A&A was busy dealing with its problems of the past. While these initiatives are not groundbreaking, they will be an essential part of the company's efforts compete in a changing and increasingly demanding environment, and should allow for future incremental costs savings. Further, the implementation of these **strategies** could be what **distinguishes** the company.

CO ALEXANDER & ALEXANDER SERVICES INC. (Ticker Symbol: AAL; Other Codes: 900; ALXA)

CA NEW YORK (STATE OF)

COR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA

CT PROJECTIONS; SALES/EARNINGS; CORPORATE STRATEGY

L6 ANSWER 23 OF 28 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 95:545859 INVESTEXT(tm) REPORT NUMBER:1604064

PGNO PAGE 1 OF 5

DN 1604064

EKD 08/28/2003

STN - Conference Papers Index

TI Health Risk Management Inc. - Company Report
AU Kelliher, M.P.
CS PRINCIPAL FINANCIAL SECURITIES, INC.; TEXAS (STATE OF)
CSR SOUTHWEST/SOUTHWESTERN REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Regional investment bank-broker
PD 7 Jun 1995
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 351
TT Stock Price, Earnings Data & Rating 1994-96

TEXT

Initial Company Report

June 7, 1995

Health Risk Management Inc.
(HRMI - NASDAQ)

Recommendation	BUY
Price	\$10.00
52-Week Range	\$10.50-\$4.50
Shares Outstanding	3.94 million
Market Capitalization	\$39.4 million

Suitability	Aggressive Growth
Dividend/Yield	None
Avg. Daily Volume	73,000
Equity/Share	\$6.10
S&P 500	535.55

Year (June)	EPS	P/E	Cash Flow Per Share	Price/ Cash Flow	Debt/ Capital	Avg. ROE
1996E	\$0.55	18.2x	\$1.87	5.3x	15%	8%
1995E	0.20	50.0	1.52	6.6	15	3
1994	0.43	23.3	1.73	5.8	16	7

SH Recommendation Highlights

TEXT

RECOMMENDATION HIGHLIGHTS

* Demand for health care efficiency continues. Health Risk Management addresses this huge demand with a broad array of health information management products.

* We believe shares of HRMI have the potential of appreciating close to 40% in the next 12 months. Our one-year price target is \$13.75.

* We believe Health Risk Management Inc. is an attractive takeover candidate because of industry consolidation and because the company has a unique software product that a suitor might covet and exploit.

SH Business Description

STN - Conference Papers Index

TEXT

BUSINESS DESCRIPTION

Health Risk Management Inc. is a health care information provider that uses **software** and databases in assisting its customers with medical claims processing and diagnostic outcomes management. The driving concept behind the company's business is to reduce health care costs by 1) increasing quality using clinical protocols and standardized management techniques, and 2) decreasing inefficiencies in claim processing using electronic data interchanges.

Health Risk's customers include self-insured employers, unions, government organizations, **insurance** companies and **managed** care organizations as well as hospital and provider networks. The company's revenues are derived from four categories:

1) Care review and case management. In the most recently reported nine-month period, this category of revenues made up 42.6% of total revenues. This category of revenues can best be described as either prospective or retrospective review of patient treatment plans. The patient's treatment is **compared** with an optimized **plan** and clinicians are advised of the resultant deviations. Obviously, prospective interaction has the greatest impact because the patient has not yet been treated. Retrospective review has value, however, because it can be used as a tool in educating clinicians about future expectations in treating similar patients.

CO HEALTH RISK MANAGEMENT (Ticker Symbol: HRMI)

CA MINNESOTA (STATE OF)

COR MIDWEST/MIDWESTERN REGION; UNITED STATES OF AMERICA; NORTH AMERICA

CT INVESTMENT RECOMMENDATION; STOCK PRICE DATA; EARNINGS PER SHARE; VALUATION; PROJECTIONS; SALES/EARNINGS; BUSINESS SEGMENT REPORTING

L6 ANSWER 24 OF 28 INVESTTEXT COPYRIGHT 2003 TFS on STN

AN 94:234134 INVESTTEXT(tm) REPORT NUMBER:1434553

PGNO PAGE 2 OF 7

DN 1434553

TI Capita - Company Report

AU Jermin, I.

CS CREDIT LYONNAIS LAING; UNITED KINGDOM/GREAT BRITAIN/BRITISH ISLES

CSR WESTERN EUROPE REGION; EUROPE

CSTY Financial center investment bank-broker

PD 8 Mar 1994

DT COMPANY REPORT

FS Text Page; COMPANY REPORT

WC 346

SH Activities

TEXT

Activities

Capita operates within three divisions whose customer base is largely represented by local and central government bodies and agencies:

STN - Conference Papers Index

* Outsourcing offers IT, computer, property and bailiff services; last year this activity accounted for 47% of profits and 61% of turnover.

* Advisory Services consists of five companies offering management consultancy, corporate finance and training; last year this activity accounted for 23% of profit and 20% of turnover.

* Property Services consists of four companies offering architectural services, project engineering, mechanical and engineering consultancy and **estate management** services: in 1993 this division accounted for 30% of profit and 19% of sales.

SH Outsourcing

TEXT

Outsourcing

Added value - the key which **differentiates** Capita from other outsourcing companies

The whole ethos of Capita's outsourcing **strategy** and what **differentiates** it from other quoted facilities management companies is its ability to add value to its contracts. Although each contract is negotiated on the basis that it makes a contribution to profit in its own right (after initial front end costs), the most important attribute is the group's ability to enhance the margin on each contract through improving working practices, implementing economies of scale (putting more business through existing centres) and rationalising the workforce (where necessary). Operating margins on mature contracts are therefore capable of reaching 10% or 11% which is substantially in excess of other companies such as Serco whose margins are typically only 4%.

TT Major Contracts And Corporate Activity 1993

TEXT

Major Contracts and Corporate Activity in 1993

24/2/93	London Borough of Bromley	(L)24m	5 yr	Exchequer services
26/4/93	(L)100m MBO j/v with Schroders	-	-	-
27/4/93	Acq of Goldcrest for (L)450K	-	-	Estate Management
28/6/93	Rutland District Council	(L)1.5m	5 yr	Revenue & benefits
5/7/93	Mendip District Council	(L)15.7m	5 yr	Finance & IT services
2/8/93	West Wiltshire District Council	(L)3m	3 yr	Computer FM
2/8/93	Acq of West Wilts software for authority	-	-	Local software
	(L)4m			
22/11/93	London Borough of Bexley	(L)1m	5 yr	Residual poll tax collection

STN - Conference Papers Index

16/12/93 Westminster City Council (L)12.5m 5 yr Revenues & benefits

Totals:

Acquisitions 2 for (L)4.45m

Major contracts 6 worth (L)57.7m or (L)11.9m per annum

CO CAPITA (Ticker Symbol: CPI)

CA UNITED KINGDOM/GREAT BRITAIN/BRITISH ISLES

COR WESTERN EUROPE REGION; EUROPE

CT LINES OF BUSINESS/PRODUCTS; ORDERS AND CONTRACTS

DP OUTSOURCING

SIC 7374

CC DATAPR DATA PROCESSING

DP FACILITIES MANAGEMENT

SIC 8744; 7376

CC MISSVC MISCELLANEOUS SERVICE

L6 ANSWER 25 OF 28 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 92:683783 INVESTEXT(tm) REPORT NUMBER:1266609

PGNO PAGE 12 OF 18

DN 1266609

TI Empi, Inc. - Company Report

AU Olsziewski, C.J.

CS PRUDENTIAL SECURITIES INC.; NEW YORK (STATE OF)

CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA

CSTY Financial center investment bank-broker

PD 16 Oct 1992

DT COMPANY REPORT

FS Text Page; COMPANY REPORT

WC 401

SH Growth Strategy - New Markets: Dupel Distinctive Features

TEXT

Empi's Dupel Has Several Advantages Over Competing Systems

Compared with competing systems manufactured by Iomed, the market share leader, Life-Tech, and Henley International, Empi's product Dupel, which received FDA 510(K) approval in July 1990, offers several unique advantages:

* Dupel is a dual-channel system. Dupel can treat two sites simultaneously or customize treatment at one site; the company's research shows that patients often have more than one site requiring iontophoretic treatment. Because competitive systems must treat different sites successively, overall treatment time is lengthened.

* Less skin irritation means enhanced safety and convenience. Dupel uses a patented, chemically buffered electrode (which was approved for marketing by the FDA in November 1991) to reduce skin irritation, which has traditionally been the primary drawback of this treatment option.

* The dosage is set with one control. Competing systems require the therapist to set two controls: for the amplitude and for the timing.

STN - Conference Papers Index

of the currents. Empi's system has just one control for setting the dosage, with these two components automatically activated by software

* The unit is compact and portable. Dupel is less than half the size and weight of the competition's unit.

* Since Dupel's full-scale launch, Empi has been gaining ground on the competition. Through an introductory marketing effort, it has signed over 1,500 physical therapy clinics in the first six months of its availability. These clinics also signed an agreement to purchase Empi electrodes for one year.

SH Growth Strategy - New Markets: Dupel Current Market

TEXT

Current Market Is About \$15 Million, But It Has Good Growth Potential

While the overall size of the market is not particularly large at this stage, new iontophoretic applications are being researched, including the delivery of antibiotics to burns, chemotherapeutics to tumors, and the dissolution of calcium deposits in bone. Moreover, only about 30% of the 90,000 physical therapists in this country are acquainted with this treatment alternative, which leaves ample room for further market penetration.

SH Management Challenges & Investment Risks

TEXT

MANAGEMENT CHALLENGES AND RISK FACTORS IN THE STOCK

Management must meet several challenges if Empi is to continue on its rapid upward growth trend.

* The TENS Market Is Maturing. The market for TENS products is increasing at only about 7% per annum, suggesting that a fair amount of Empi's growth has come via market share gains. Although the company has been expanding this business at about twice the market's rate of growth, relying so heavily on market share gains to fuel top-line improvement is inherently risky.

CO EMPI, INC. (Ticker Symbol: EMPI; Other Codes: 269100)

CA MINNESOTA (STATE OF)

COR MIDWEST/MIDWESTERN REGION; UNITED STATES OF AMERICA; NORTH AMERICA

GT USA UNITED STATES OF AMERICA; NORA NORTH AMERICA

CT BUSINESS SEGMENT REPORTING; NEW PRODUCTS; CORPORATE STRATEGY; GOVERNMENT RELATIONS/REGULATIONS; ORDERS AND CONTRACTS; MARKET SIZE/DEMOGRAPHICS

DP DRUG DELIVERY SYSTEMS

SIC 3841

CC BIOTEC BIOTECHNOLOGY; PHARMS PHARMACEUTICALS

DP ELECTRODES

SIC 3624; 3823; 3641; 3548

CC ELECTS ELECTRICAL & ELECTRONICS

DP SOFTWARE

SIC 7372

CC DATAPR DATA PROCESSING

L6 ANSWER 26 OF 28 INVESTEXT COPYRIGHT 2003 TFS on STN

STN - Conference Papers Index

AN 90:080713 INVESTEXT(tm) REPORT NUMBER: 954762
PGNO PAGE 1 OF 1
DN 954762
TI Cognex Corporation - Company Report
AU Rohal, J.P.
CS ALEX, BROWN & SONS, INC.; MARYLAND
CSR SOUTHERN ATLANTIC STATES; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Regional investment bank-broker
PD 15 Mar 1990
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 441
TT Stock Price Data & Rating 1989-91

TEXT

COGNEX CORPORATION
(NASDAQ: CGNX)

Use Recent Share Price Weakness As A Buying Opportunity

Price	1990	EPS (FY: Dec.)	Cal. Yr. P/E	Indicated
3/15/90	Price Range	1989A 1990E 1991E	1990E 1991E	Dividend Yield
16	22-14	\$0.84 \$1.18 \$1.40	13.6x 11.4x	\$0.00 Nil

Shares Outstanding: 3.7 million	DJIA: 2695.72
Market Value of Common: \$59.2 million	S&P 500: 338.07
Average Daily Volume: 45,100 shares	Est. 3-5 Year Growth Rate: 25%
Estimated Float: 2.2 million shares	HQ: Needham, MA

SH Investment Conclusion

TEXT

INVESTMENT CONCLUSION: BUY

We recommend using the recent price weakness in Cognex common stock as an opportunity to buy. We believe the weakness is related to recent management changes at the Company in which two key executives retired. We do not view these events as the start of a large wave of departures. In fact, a new chief operating officer (COO) has been hired and is already working at the Company. Although changes in key executives are always important, we believe the market has overreacted. Considering his previous role as a customer/user of Cognex machine vision systems, the new COO has voted his confidence in Cognex with a career change and a relocation from California to Boston.

Aside from the management changes, Cognex's business is very strong. Backlog continues to exceed 90 days, which when combined with Cognex's conservative financial management, gives us confidence in our calendar 1990 EPS estimate of \$1.18. This estimate could be conservative unless there is a severe recession in the second half of 1990. We recommend purchase for the following reasons:

* The valuation is attractive at 13.6 times our 1990 EPS estimate of \$1.18 per share.

STN - Conference Papers Index

* Improving margins allow estimated earnings to grow 40% in 1990 on a conservative growth rate in revenues of 30%.

* Market trends to increased outsourcing of machine vision systems favor Cognex by allowing it to penetrate the previously captive automation systems market. (Shinkawa is an excellent example.)

* High profit margins and cash flows result from the **differentiated strategy** of selling standardized products.

* First survival and then market leadership were achieved by focusing on selected vertical industries in which machine vision is a necessity.

* Value-added products utilize customizable **software** running on Cognex standard hardware.

* New products, expected in the next 12-24 months, particularly "ease-of-use" machine vision, have the potential to change the size and rate of growth of the market.

SH Disclosure

TEXT

Alex. Brown & Sons Incorporated maintains a net primary market in Cognex Corporation.

Within the past three years, Alex. Brown & Sons Incorporated managed or comanaged the most recent public offering of Cognex Corporation.

The author of this report has a beneficial interest in the shares of Cognex Corporation.

CO COGNEX CORPORATION (Ticker Symbol: CGNX)

CA MASSACHUSETTS

COR NEW ENGLAND/NORTHEAST/NORTHEASTERN STS.; UNITED STATES OF AMERICA; NORTH AMERICA

CT STOCK PRICE DATA; EARNINGS PER SHARE ESTIMATES; INVESTMENT RECOMMENDATION; MANAGEMENT; ORDERS AND CONTRACTS; STOCK VALUATION; DISCLOSURE

DP MACHINE VISION SYSTEMS

SIC 3812

CC COMPUT COMPUTERS & OFFICE EQUIPMENT; MACHNY MACHINERY

L6 ANSWER 27 OF 28 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 89:311515 INVESTEXT(tm) REPORT NUMBER: 944811

PGNO PAGE 7 OF 11

DN 944811

TI Expert Systems - Industry Report

AU Martin, T.J., et al

CS ARTHUR D. LITTLE DECISION RESOURCES, INCORPORATED; MASSACHUSETTS

CSR NEW ENGLAND/NORTHEAST/NORTHEASTERN STS.; UNITED STATES OF AMERICA; NORTH AMERICA

CSTY Consulting-accounting-research firm

PD 1 Feb 1989

DT INDUSTRY REPORT

FS Text Page; INDUSTRY REPORT

EKD 08/28/2003

STN - Conference Papers Index

WC 406

SH Chase Lincoln First Bank

TEXT

Chase Lincoln First Bank

Chase Lincoln First of Rochester, New York, sought a means to provide affordable expert financial planning to individuals with

incomes in the \$25,000-150,000 range. The system that evolved over a period of five years produces a customized plan that incorporates expertise in the areas of investment planning, debt

planning ,

retirement savings and plan settlement, education funding, life

insurance planning, disability insurance

planning , budget

recommendations, income tax planning, and savings for major financial goals such as home purchase. The fee for this service starts at \$300;

comparable plans offered elsewhere cost \$10,000.

The Personal Financial Planning System (PFPS) and its product

Personal Financial Strategies (PFS) have been under development since 1983 with extensive testing and validation in the marketplace. The company's cost of nearly \$5 million includes system development, product development, and marketing and promotion. The architecture and initial version of PFPS were developed at the Arthur D. Little Artificial Intelligence Center between 1983 and 1985; Chase Lincoln First later extended the system to support additional features and U.S. tax code revisions. PFS has been in use on a limited basis in the Rochester area since September 1988, with wider distribution through Chase Lincoln First's market area a priority.

PFPS and the Personal Financial Strategies product have been developed to meet the strategic need to provide affordable, high-quality planning to a broad customer base. While the profitability of the planning operation is one indication of success, the bank expects that the relationships developed through the planning process will lead to additional business.

TT Table 2 - Selected Expert Systems

TEXT

Table 2

Selected Expert Systems in Financial Applications

System	Sponsor/Developer	Tool
The Internal Audit Risk Assessor	The Equitable (*)	ART
California Sales Tax Advisor	AD/PR Software	
Underwriter	Information Services General Data Systems	1st-CLASS GDX proprietary shell
BEST MIX Portfolio Management System	Sanwa Bank (*) and Toyo Information Systems	Brains
Underwriter's Aid	Nippon Life (*) and CSK	

STN - Conference Papers Index

Credit Authorizer's Assistant	Research Institute	KEE
	American Express (*) and	
	Inference Corp.	ART
Capital Expert System	Texas Instruments	Personal
	Defense Systems	Consultant Plus
	and Electronics Group (*)	
Financial Statement Analyzer (FSA)	U.S. Securities	
	and Exchange	KEE
	Commission and Arthur	
	Andersen & Co.	
Letter of Credit Advisor	Bank of America	
	(U.K.) (*)	Expert Edge
Manager's Broker Monitoring System	Bear, Stearns and Co.	
	and Coopers	GoldWorks
	& Lybrand	

(*) Developed for internal use.

Source: Expert Systems Catalogue by Paul Harmon appearing in The Rise of the Expert Company (Times Books, 1988). Adapted by permission of Harmon Associates.

CT COMPANY ANALYSES; CUSTOMER BASE; FINANCIAL INFORMATION

DP EXPERT SYSTEMS

SIC 7372

CC DATAPR DATA PROCESSING

L6 ANSWER 28 OF 28 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 87:101032 INVESTEXT(tm) REPORT NUMBER: 718520

PGNO PAGE 17 OF 20

DN 718520

TI First Financial Management - Company Report

AU Mendelson, J.C.

CS MORGAN STANLEY & CO. INC.; NEW YORK

CSR MID-ATLANTIC/MIDDLE ATLANTIC STATES; UNITED STATES OF AMERICA; NORTH AMERICA

CSTY Financial center investment bank-broker

PD 6 Oct 1987

DT COMPANY REPORT

FS Text Page; COMPANY REPORT

WC 465

SH Finances

TEXT

The liabilities side of the balance sheet is straightforward, as the only substantial borrowing is the \$34-million in convertible subordinated debt issued in December 1986. In addition, the \$19-million in deferred revenue represents the bulk of the \$19.5-million payment received from First Union as part of the negotiated termination of its contract with FPMC. FPMC has enjoyed a positive cash flow from operations that is about 80% higher than reported net income because of the significant amount of depreciation and amortization taken each year.

These amounts arise primarily from the Company's acquisitions and, to a much lesser extent, from the amortization of capitalized software development costs. (While FPMC capitalizes about 50% of its total research and development expenses, essentially the same proportion as

STN - Conference Papers Index

other vendors, the practice has been in place for a number of years, so that the amortization levels full neutralize the capitalized amounts, and the Firm does not get an earnings benefit from FAS 86.)

Assuming that FFMC completes the acquisitions of Endata and NaBANCO, the Company's balance sheet will change significantly. (Table 7 provides a pro forma balance sheet through the end of June 1987 along with an analysis of selected ratios.) The transactions will increase the level of goodwill as a percent of total assets from 17% to a pro forma amount of 42% at the end of June 1987. Though the amount of goodwill on the balance sheet is large, we believe the risks associated with this asset are reasonable, since all of the acquisitions are broad-based services companies with large ongoing revenue streams. Even after the acquisitions, FFMC will have a substantial cash position of \$54-million, a powerful cash flow that reflects the addition of \$20-million in depreciation and amortization costs -- equal to 65% of 1987 pro forma pretax income.

SH Valuation

TEXT

VALUATION

While we believe that FFMC shares represent an excellent value, some investors think the Company's aggressive acquisition strategy has been a means of inflating the market capitalization through the markup of cheaply acquired earnings to FFMC's price/earnings ratio. Given this concern, an analysis of the stock's valuation is appropriate. Since we know of no other services-based companies that have been as aggressive as FFMC in pursuing a fast-paced growth **strategy**, however, a

comparative analysis using other companies in the banking services sector, such as Fiserv, MTech, and Systematics, is of limited benefit. Perhaps a better **comparison** can be made between FFMC and Computer Associates International, the largest independent vendor of **software** products, which has grown rapidly as the result of its acquisition strategy. Both firms realize substantial synergies when they acquire new firms because of their ability to cross-sell various products and services among their ever-broadening customer base coupled with significant economies of scale that help control general and administrative expenses, facilities costs, and the like.

CO FIRST FINANCIAL MANAGEMENT CORP. (Ticker Symbol: FFMC)

CA GEORGIA

COR SOUTH/SOUTHERN STATES; UNITED STATES OF AMERICA; NORTH AMERICA

CT FINANCIAL INFORMATION; STOCK VALUATION; MERGERS/ACQUISITIONS

STN - Conference Papers Index

L10 ANSWER 1 OF 24 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2004:961989 INVESTEXT(tm) REPORT NUMBER:8707584
PGNO PAGE 3 OF 9
DN 8707584
TI CEO INTERVIEW: C SEARCY - NEKTAR THERAPEUTICS (NKTR)
AU THE WALL STREET TRANSCRIPT CORPORATION
CS WALL STREET TRANSCRIPT CORPORATION; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
PD 27 May 2003
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 582
SH SECTOR-DRUG DELIVERY

TEXT

tical company model, that includes marketing or discovering their own products, is that all technology eventually becomes mature, and unless companies continue to invest in renewing this technology, and unless they have a broad enough stable of drug delivery technologies, that's not a sustainable business.

So we've decided to stay in that space because, first, we think that big pharma and biotech companies need drug delivery technologies to generate products as part of their life cycle management strategies. And, second, we don't see a lot of other companies staying in that space because they've exited to become fully integrated pharmaceutical companies. The key to this strategy is having access to technology that really makes a difference in transforming products and that is broadly applicable. The second part of our strategy is to invest our own funds in the early development of strategically selected product ideas, taking them into Phase I and early Phase II clinical trials and then licensing those product opportunities to pharmaceutical companies to finish the clinical trials and commercialize them. This way we provide additional value to our partners in offering not just technology but products enabled by our technologies and at a stage in which the opportunity is more compelling, because it is closer to market with a much higher probability of success.

TWST: As you look at the market -- I guess it's huge, but what's the demand and who are you competing with?

Dr. Searcy: Today, the drug delivery market accounts for roughly six percent of the pharmaceutical industry. By 2005, this market is projected to grow to 20 percent of global pharmaceutical sales; according to estimates from the Frost & Sullivan consulting firm, Technical Insights. We think the demand is driven essentially by the need of most pharmaceutical and biotechnology companies to further differentiate new molecular entities (NME) as well as execute life cycle management on franchises they have created over time and with a lot of hard work and investment. For years, the growth in the industry has been driven by launching new product after new product through the new chemical entity (NCE) approach. What's becoming more and more evident is that the productivity of investing in brand new molecules is becoming lower and lower--meaning that it takes more investment to manage a product through the regulatory process and gain approval secondary to both a lower probability of clinical and regulatory success and also an apparent higher safety bar contributing to the need to more thoroughly study products prior to regulatory submission. I think that's being driven primarily by the risk profile of new molecules that are entering the clinics. The less the target is validated the greater the probability the efficacy will not hold up in large scale clinical trials. The genomics era

STN - Conference Papers Index

has given us a lot of novel targets but with novelty comes uncertainty. We think part of the solution to pharma growth challenges is to further exploit the franchises they've built from their already-existing molecules by improving them through the application of advanced drug delivery.

TWST: Will this work in collaboration with the major drug companies, then, or how is it going to develop?

Dr. Searcy: Using drug delivery in collaboration with the major drug companies will work. We currently have more than 25 major biotech or pharmaceutical companies collaborating with us to add our drug delivery technologies to their drug products. We license our technology to companies that need to execute a **life cycle management**

*****strategy*****, or to create

differentiation

CO NEKTAR THERAPEUTICS (Ticker Symbol: NKTR)

CA CALIFORNIA (STATE OF)

COR PACIFIC STATES REGION; UNITED STATES OF AMERICA; NORTH AMERICA

L10 ANSWER 2 OF 24 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2004:459318 INVESTEXT(tm) REPORT NUMBER:7206870

PGNO PAGE 2 OF 4

DN 7206870

TI AMERICAN EXPRESS COMPANY

AU HUGHES, M.R., ET AL

CS MERRILL LYNCH CAPITAL MARKETS; NEW YORK (STATE OF)

CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA

PD 5 Feb 2003

DT COMPANY REPORT

FS Text Page; COMPANY REPORT

WC 842

SH Meeting Highlights:

TEXT

Meeting Highlights:

The TRS presentation was basically a short review of 2002 performance. A few new stats were offered, including workforce reductions by division, which showed a 15% reduction for TRS and the overall company, but a 22% drop for AEFA. American Express Bank actually grew employees by 5%.

The company reiterated its cost cutting goals, expressed as reengineering savings of \$1 billion in 2003. Since many of these savings are reinvested into the firm, we have a hard time finding significance in that number.

The company did suggest that efforts such as internet customer service, better fraud prevention, and the sharing of global infrastructure platforms by multiple countries should continue to produce savings through at least 2005. Again, however, there was no way to compare this to actual earnings. Management noted its success in growing its card base, led by its new cash reward based cards, and we agree that these cards are attractive for consumers and should continue to produce growth for several quarters at least.

Lastly, the company finally provided loss rates on its international portfolio, which weren't terribly interesting as it turned out as they closely mirror the losses in the domestic portfolio.

SH AEFA Review:

TEXT

AEFA Review:

The focus of the day's presentations was AEFA, which has produced relatively poor financial performance over the last 18 months due to the rapid declines in the equity markets and large write-downs in the company's owned investment portfolio. Not surprisingly, the AEFA presentations addressed the company's efforts to improve performance by lowering the unit's cost structure, reducing investment portfolio risk, expanding the product mix, and improving its marketing and distribution channel capabilities. While none of these efforts was a surprise, management presentations did provide a good amount of detail on each initiative. We provide the highlights of these details below.

Within the AEFA management presentations, we found two charts to be of particular interest. The first chart showed the economics of the company's proprietary, sub-advised, and non-proprietary mutual funds. Of these products, proprietary funds has almost 2x the Return on assets (ROA) of sub-advised funds and 3x non-proprietary funds, but have only the second highest return on capital (ROC) of the three fund types after sub-advised funds. This ROC differential is due to the lower capital requirements for sub-advised funds. Not surprisingly, AEFA plans to increase the number of sub-advised funds in 2003.

The second chart showed the hypothetical earnings growth of AEFA under two scenarios—one in which the markets appreciate 8% and the other in which there is no appreciation. The first scenario underlies management's forecast for the company of 12-15% eps growth over the next 3-5 years (as well as a 6-10% annual increase in billed business and minimal improvement in the economic environment). Under this first scenario of 8% stock market appreciation, AEFA management believes that it can achieve the company's target 12-15% eps growth target by growing the number of advisors and clients at the 1995-2000 rate, increasing the number of accounts per client, and increasing the percentage of clients with financial plans. AEFA management

compared this to the 1995-2000 time period when market appreciation was 18% during a period when AEFA's compound annual earnings growth was 16%. This flaw in this comparison is that a money manager should grow earnings faster than 16% when the market is up 18%, but it does suggest that 12-15% growth in earnings is possible without a super stock market.

Under the no stock market appreciation scenario, the unit would deliver 4-7% eps growth, with growth in clients, advisors, etc all muted from the 8% appreciation scenario. In our model we assume 0% appreciation this year but have the company's earnings flat in 2003 due primarily to the drop in average assets from 2002's poor performance.

These two scenarios highlight how AEFA's performance is highly dependent on the ups and downs of the equity markets. While there are certainly plenty of organizational, product/marketing, and operational areas for management to improve upon as a way of improving the unit's performance, a better market is will ultimately be required to enable AEFA to meet the company's long-run goals for earnings growth. Still, management's efforts are laudable and in our opinion, long overdue.

Specific initiatives implemented by management to improve the performance of AEFA have included:

- * Strengthening the company's balance sheet by reducing the proportion of high yield investments from 12% of assets in 2001 to 6% at the end of 2002
- * Reducing AEFA's cost structure through a series of measures including a 22% reduction in workforce, restructured advisor platform, change in fund manager compensation structure toward pay for performance, and administrative re-engineering activities like sending some service functions overseas (e.g., to India) for processing by less expensive labor.
- * Upgrading the performance of proprietary mutual funds and broadening the

STN - Conference Papers Index

mix of fund product offerings by hiring new fund management talent and developing new sub-advised relationships. Much of these hires have been outside of the company's Minneapolis headquarters, where it was very hard to attract top talent.

* Setting specific targets for fund performance, and

CO AMERICAN EXPRESS COMPANY (Ticker Symbol: AXP)

CA NEW YORK (STATE OF)

COR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA

L10 ANSWER 3 OF 24 INVESTTEXT COPYRIGHT 2003 TFS on STN

AN 2002:898967 INVESTTEXT(tm) REPORT NUMBER:8228478

PGNO PAGE 7 OF 11

DN 8228478

TI INSURANCE RESEARCH WEEKLY

AU FRANK, R.W., ET AL

CS SALOMON SMITH BARNEY; NEW YORK (STATE OF)

CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA

CSTY Financial center investment bank-broker

PD 22 Oct 2001

DT INDUSTRY REPORT

FS Text Page; INDUSTRY REPORT

WC 461

TT Stock Price & Earnings Data 2000-02

TEXT

	Price	Rating	Price Target
	\$28.00	1M	\$33.00
	2000	2001E	2002E
EPS	\$1.23	\$1.10	\$1.85
P/E	22.8	25.5	15.1
BVPS	\$12.28		
P/B	2.3		
Div.	\$0.25		
Yield	0.9%		

(Graphical Material Omitted 12 Month Relative Performance Vs. S&P 500 2000-01)

(Graphical Material Omitted Historical Price To Book Vs. S&P 500 1996-2001)

(Graphical Material Omitted Historical Relative Forward P/E Vs. S&P 500 1996-2001)

SH Company Description

TEXT

Company Description

EKD 08/28/2003

STN - Conference Papers Index

HCC Insurance Holdings, Inc. is a Houston-based holding company that, through its subsidiaries in the United States and abroad, provides specialty commercial property/casualty insurance and accident and health reinsurance, as well as insurance agency services. HCC's most active specialties are medical stop-loss, accident & health, and aviation.

SH Investment Thesis

TEXT

Investment Thesis

HCC is an excellent mid-cap play on the property/casualty cycle, in our view. The company is executing its plan of writing and retaining more business as its core niche insurance markets harden. Better pricing and terms on a higher volume of premiums, along with the consequent increase in invested assets and income, should produce a strong earnings upswing over the next couple of years. Recently-announced agency acquisitions will expand and diversify HCC's specialty insurance platform and, we think, prove modestly accretive to earnings.

SH XL Capital

TEXT

XL Capital

XL-NYSE

TT Stock Price & Earnings Data 2000-02

TEXT

	Price	Rating	Price Target
	\$91.80	1M	\$110.00
	2000	2001E	2002E
EPS	\$4.52	(\$0.35)	\$7.00
P/E	20.3	NM	13.1
BVPS	\$45.42		
P/B	2.0		
Div.	\$1.84		
Yield	2.0%		

(Graphical Material Omitted 12 Month Relative Performance Vs. S&P 500 2000-01)

(Graphical Material Omitted Historical Price To Book Vs. S&P 500 1996-2001)

EKD 08/28/2003

STN - Conference Papers Index

(Graphical Material Omitted Historical Relative Forward P/E Vs. S&P 500 1996-2001)

SH Company Description

TEXT

Company Description

XL Capital Ltd is a global insurance, reinsurance and financial services company headquartered in Bermuda. Insurance operations are focused on large commercial customers, and are conducted primarily through XL's Bermuda-based subsidiaries and XL Brockbank at Lloyd's. XL Re conducts business primarily through Bermuda-based and U.S.-based units as well as through joint ventures, and has a broad product line including a significant presence in the property catastrophe market. Financial Products & Services include financial guaranty insurance and reinsurance and specialized asset management offerings. XL markets various forms of integrated risk solutions embracing its traditional and financial product lines.

SH Investment Thesis

TEXT

Investment Thesis

We continue to recommend purchase of XL. We are attracted to the company as we see a strong **management** team, rigorous *****financial***** discipline, and a **distinctive strategy**. XL stands to benefit from the broad-based cycle turn which is underway across its insurance and reinsurance markets.

SH ACE Limited

TEXT

ACE Limited

ACE-NYSE

TT Stock Price & Earnings Data 2000-02

TEXT

	Price	Rating	Price Target
	\$36.50	1M	\$50.00
	2000	2001E	2002E
EPS	\$2.48	\$0.08	\$4.10
P/E	14.7	NM	8.9
BVPS	\$23.90		

EKD 08/28/2003

STN - Conference Papers Index

P/B 1.5

Div. \$0.60

Yield 1.6%

(Graphical Material Omitted 12 Month Relative Performance Vs. S&P 500 2000-01)

(Graphical Material Omitted Historical Price To Book Vs. S&P 500 1996-2001)

(Graphical Material Omitted Historical Relative Forward P/E Vs. S&P 500 1996-2001)

CT COMPANY ANALYSES; VALUATION; INVESTMENT RECOMMENDATION; EARNINGS PER SHARE; PROJECTIONS; COMPANY DESCRIPTION

L10 ANSWER 4 OF 24 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2002:860890 INVESTEXT(tm) REPORT NUMBER:8215506

PGNO PAGE 6 OF 11

DN 8215506

TI BROKER INSURANCE RESEARCH WEEKLY

AU FRANK, R.W., ET AL

CS SALOMON SMITH BARNEY; NEW YORK (STATE OF)

CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA

CSTY Financial center investment bank-broker

PD 15 Oct 2001

DT INDUSTRY REPORT

FS Text Page; INDUSTRY REPORT

WC 411

TT Stock Price, Earnings Data & Rating 2000-02

TEXT

	Price	Rating	Price Target
	\$51.50	1M	\$60.00
	2000	2001E	2002E
EPS	\$2.66	\$0.31	\$3.70
P/E	19.4	166.1	13.9
BVPS	\$32.24		
P/B	1.6		

Div. \$1.12

Yield 2.2%

(Graphical Material Omitted Historical Price To Book Vs. S&P 500 1996-2001)

(Graphical Material Omitted 12 Month Relative Performance Vs. S&P 500 2000-01)

(Graphical Material Omitted Historical Relative Forward P/E Vs. S&P 500 1996-2001)

EKD 08/28/2003

STN - Conference Papers Index

SH Company Description

TEXT

Company Description

The St. Paul Companies writes property/casualty insurance and nonlife reinsurance worldwide; based on 2000 A.M. Best data, St. Paul is the 15th largest P/C insurer in the U.S. St. Paul also has a 79% interest in The John Nuveen Company, an asset management/investment banking company. St. Paul recently sold its F&G Life subsidiary for total consideration of \$635 million, plus a \$40 million dividend from the unit.

SH Investment Thesis

TEXT

Investment Thesis

We continue to recommend purchase of SPC in the context of our continuing positive view of the commercial property/casualty sector. St. Paul is among the largest U.S. commercial insurers and a relatively pure play on the cycle turn. Like its peers, St. Paul has enjoyed growing success in raising commercial insurance prices amid a firming market environment.

SH XL Capital XL-NYSE

TEXT

XL Capital XL-NYSE

TT Stock Price, Earnings Data & Rating 2000-02

TEXT

	Price	Rating	Price Target
	\$90.00	1M	\$110.00
	2000	2001E	2002E
EPS	\$4.52	(\$0.35)	\$7.00
P/E	19.9	NM	12.9
BVPS	\$45.42		
P/B	2.0		
Div.	\$1.84		
Yield	2.0%		

(Graphical Material Omitted Historical Price To Book Vs. S&P 500 SSB Insurance Weekly Focus Stocks 1996-2001)

(Graphical Material Omitted 12 Month Relative Performance Vs. S&P 500 SSB Insurance Weekly Focus Stocks 2000-01)

STN - Conference Papers Index

(Graphical Material Omitted Historical Relative Forward P/E Vs. S&P 500
SSB Insurance Weekly Focus Stocks 1996-2000)

SH Company Description

TEXT

Company Description

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SH Investment Thesis

TEXT

Investment Thesis

We continue to recommend purchase of XL. We are attracted to the company as we see a strong **management** team, rigorous *****financial***** discipline, and a **distinctive strategy**. XL stands to benefit from the broad-based cycle turn which is underway across its insurance and reinsurance markets.

SH ACE Limited ACE-NYSE

TEXT

ACE Limited ACE-NYSE

CT FINANCIAL INFORMATION; COMPANY DESCRIPTION; PROJECTIONS; EARNINGS PER SHARE; VALUATION; COMPANY ANALYSES

L10 ANSWER 5 OF 24 INVESTTEXT COPYRIGHT 2003 TFS on STN

AN 2002:759344 INVESTTEXT(tm) REPORT NUMBER:8140892

PGNO PAGE 5 OF 9

DN 8140892

TI INSURANCE--ALL: WEEKLY

AU FRANK, R.W., ET AL

CS SALOMON SMITH BARNEY; NEW YORK (STATE OF)

CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA

CSTY Financial center investment bank-broker

PD 20 Aug 2001

DT INDUSTRY REPORT

FS Text Page; INDUSTRY REPORT

WC 393

EKD 08/28/2003

STN - Conference Papers Index

TT Stock Price, Earnings Data & Rating 2000-02

TEXT

	Price	Rating	Price Target
	\$79.32	1M	\$100.00
	2000	2001E	2002E
EPS	\$4.52	\$5.00	\$6.58
P/E	17.5	15.9	12.1
BVPS	\$45.42		
P/B	1.7		
Div.	\$1.84		
Yield	2.3%		

(Graphical Material Omitted Historical Price To Book Vs. S&P 500
1996-2001)

(Graphical Material Omitted 12 Month Relative Performance Vs. S&P 500
2000-01)

(Graphical Material Omitted Historical Relative Forward P/E Vs. S&P 500
1996-2001)

XL Capital Ltd is a global insurance, reinsurance and financial services company headquartered in Bermuda. Insurance operations are focused on large commercial customers, and are conducted primarily through XL's Bermuda-based subsidiaries and XL Brockbank at Lloyd's. XL Re conducts business primarily through Bermuda-based and U.S.-based units as well as through joint ventures, and has a broad product line including a significant presence in the property catastrophe market. Financial Products & Services include financial guaranty insurance and reinsurance and specialized asset management offerings. XL markets various forms of integrated risk solutions embracing its traditional and financial product lines. The pending acquisition of Winterthur International for \$600million will greatly enhance XL's insurance presence in Europe.

SH Investment Thesis

TEXT

Investment Thesis

We continue to recommend purchase of XL. We are attracted by the company's strong management team, rigorous financial discipline, and

distinctive strategy. XL stands to benefit from the broad-based cycle turn which is underway across its insurance and reinsurance markets.

SH Company Description

TEXT

STN - Conference Papers Index

Company Description

SH ACE Limited ACE-NYSE

TEXT

ACE Limited ACE-NYSE

TT Stock Price, Earnings Data & Rating 2000-02

TEXT

	Price	Rating	Price Target
	\$35.89	1M	\$50.00
	2000	2001E	2002E
EPS	\$2.48	\$2.50	\$3.40
P/E	14.5	14.4	10.6
BVPS	\$23.90		
P/B	1.5		
Div.	\$0.60		
Yield	1.7%		

(Graphical Material Omitted Historical Price To Book Vs. S&P 500
1996-2001)

(Graphical Material Omitted 12 Month Relative Performance Vs. S&P 500
2000-01)

(Graphical Material Omitted Historical Relative Forward P/E Vs. S&P 500
1996-2001)

SH Company Description

TEXT

Company Description

ACE Limited is a global insurer and reinsurer headquartered in Bermuda. The company offers a wide range of insurance products, ranging from excess casualty and professional liability for commercial customers to individual accident & health insurance primarily for non-U.S. customers. ACE enjoys a leading market position in Lloyd's via ACE Global Markets. ACE's global insurance platform was dramatically increased with the 1999 acquisition of ACE INA (formerly CIGNA P&C). Reinsurance operations are concentrated in the property catastrophe sector, but an expansion into U.S. casualty markets is underway. ACE offers financial guaranty reinsurance through ACE Financial Services (formerly Capital Re), and is utilizing this and other units to offer sophisticated financial solutions for commercial risks.

CT COMPANY DESCRIPTION; MERGERS/ACQUISITIONS; PROJECTIONS; EARNINGS PER SHARE; INVESTMENT RECOMMENDATION; VALUATION; COMPANY ANALYSES

STN - Conference Papers Index

L10 ANSWER 6 OF 24 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2002:751889 INVESTEXT(tm) REPORT NUMBER:8119368
PGNO PAGE 1 OF 2
DN 8119368
TI XL CAPITAL LTD.
AU FRANK, R.W.
CS SALOMON SMITH BARNEY; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Financial center investment bank-broker
PD 6 Aug 2001
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 428
SH SUMMARY

TEXT

Estimate Change

XL: XL BUCKS THE TREND; EPS IN LINE

1M (Buy, Medium Risk)
Mkt Cap: \$9,618.8 mil.

INSURANCE -- PROPERTY & CASUALTY

SUMMARY

Operating EPS \$1.25, in line with our estimate and the Street.

Gross Premium growth of 44%, 14 percentage points better than our estimate. Management cites continued improvement in overall market conditions. Combined ratio of 92.6%, 3 points better than our estimate, offset largely by higher-than-expected tax rate.

Considering also that XL added \$203.6 million to reserves in the quarter, earnings quality looks sound.

Required loss reserve discounting will render recently-acquired Winterthur International slightly dilutive this year. Management gave a heads up to the Street on this issue months ago. More importantly, the deal is expected to be modestly accretive in 2002.

We strongly reiterate our buy rating on XL.

TT Fundamentals 2001-02

TEXT

FUNDAMENTALS

P/E (12/01E)	14.7x
P/E (12/02E)	12.6x
TEV/EBITDA (12/01E)	NA

EKD 08/28/2003

STN - Conference Papers Index

TEV/EBITDA (12/02E)	NA
Book Value/Share (12/01E)	\$45.42
Price/Book Value	1.7x
Dividend/Yield (12/01E) ...	\$1.84/2.4%
Revenue (12/01E)	\$2,994.5 mil.
Proj. Long-Term EPS Growth	12%
ROE (12/01E)	11.4%
Long-Term Debt to Capital (a)	18.6%

(a) Data as of most recent quarter

TT Share Data 2001

TEXT

SHARE DATA

Price (8/3/01)	\$76.95
52-Week Range	\$88.56-\$64.88
Shares Outstanding (a)	125.0 mil.
Convertible	No

TT RECOMMENDATION

TEXT

RECOMMENDATION

Current Rating	1M
Prior Rating	1M
Current Target Price	\$100.00
Previous Target Price	\$100.00

TT Earnings Per Share 2000-03

TEXT

EARNINGS PER SHARE

FY ends	1Q	2Q	3Q	4Q	Full Year
12/00A Actual	\$1.19A	\$1.08A	\$1.10A	\$1.13A	\$4.52A
12/01E Current	\$1.24A	\$1.25A	\$1.36E	\$1.40E	\$5.25E
Previous	\$1.24A	\$1.25E	\$1.36E	\$1.40E	\$5.25E
12/02E Current	NA	NA	NA	NA	\$6.10E
Previous	NA	NA	NA	NA	\$6.10E
12/03E Current	NA	NA	NA	NA	NA
Previous	NA	NA	NA	NA	NA

First Call Consensus EPS: 12/01E \$5.18; 12/02E \$5.98; 12/03E NA

OPINION

See above.

SH INVESTMENT THESIS

TEXT

EKD 08/28/2003

STN - Conference Papers Index

INVESTMENT THESIS

We continue to recommend purchase of XL. We are attracted to the company as we see a strong management team, rigorous ***financial*** discipline, and a distinctive strategy. XL stands to benefit from the broad-based cycle turn which is underway across its insurance and reinsurance markets.

SH COMPANY DESCRIPTION

TEXT

COMPANY DESCRIPTION

XL Capital Ltd is a global insurance, reinsurance and financial services company headquartered in Bermuda. Insurance operations are focused on large commercial customers, and are conducted primarily through XL's Bermuda-based subsidiaries and XL Brockbank at Lloyd's. XL Re conducts business primarily through Bermuda-based and U.S.-based units as well as through joint ventures, and has a broad product line including a significant presence in the property catastrophe market. Financial Products & Services include financial guaranty insurance and reinsurance and specialized asset management offerings. XL markets various forms of integrated risk solutions embracing its traditional and financial product lines.

CO XL CAPITAL LTD (Ticker Symbol: XL)

CA UNITED STATES OF AMERICA

COR NORTH AMERICA

CT FINANCIAL INFORMATION; SALES/EARNINGS; INVESTMENT RECOMMENDATION; PROJECTIONS; EARNINGS PER SHARE; STOCK PRICE DATA

L10 ANSWER 7 OF 24 INVESTTEXT COPYRIGHT 2003 TFS on STN

AN 2002:691204 INVESTTEXT(tm) REPORT NUMBER:8115549

PGNO PAGE 2 OF 3

DN 8115549

TI XL CAPITAL LTD.

AU FRANK, R.W.

CS SALOMON SMITH BARNEY; NEW YORK (STATE OF)

CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA

CSTY Financial center investment bank-broker

PD 2 Aug 2001

DT COMPANY REPORT

FS Text Page; COMPANY REPORT

WC 458

SH Opinion

TEXT

XL SHARES LOOK CHEAP HERE. XL has pulled back about 10% since its most recent peak of \$83.50 reached about five weeks ago, in the context of a broad sector correction, in turn largely the consequence of multiple negative earnings surprises. At 14.5 times estimated 2001 EPS, the stock offers 33% appreciation potential to our target price of \$100. This target continues to be based on a relative multiple objective of 0.85 based on estimated 2001 EPS for a commercial peer

EKD 08/28/2003

STN - Conference Papers Index

group that we track.

XL IS REASONABLY WELL DISTANCED FROM CURRENT INDUSTRY "HOT BUTTONS." Due to the relatively-young age (i.e., started in the mid-1980s or later) of most of its operations, XL bears little apparent exposure to asbestos liability, and the company's units are not significant players in the medical liability business. With respect to broader loss cost issues which have surfaced in recent accident years' results for some companies, we believe that XL exhibited superior operating discipline over the course of the soft market which should separate it in this regard from many peers. We therefore view the likelihood of a reserve charge, now or in the foreseeable future, as quite remote.

XL HAS NOT "PRE-RELEASED." CNA's results prove that this fact is not ironclad protection against a shock loss. However, we think it very likely that were XL to materially disappoint the Street, particularly for reasons other than catastrophe losses, it would have joined the procession of companies announcing such developments in advance of reporting earnings. As this has not occurred, and in light of the foregoing comments regarding XL's liability exposures, we think it likely that XL will meet the consensus (and our) estimate for the second quarter, or miss by a moderate amount that would likely be attributable to catastrophe losses. We believe that either would spark a "sigh of relief" rally in XL from this level.

SH Investment Thesis

TEXT

INVESTMENT THESIS

We continue to recommend purchase of XL. We are attracted to the company as we see a strong **management** team, rigorous *****financial***** discipline, and a **distinctive strategy**. XL stands to benefit from the broad-based cycle turn which is underway across its insurance and reinsurance markets.

SH Company Description

TEXT

COMPANY DESCRIPTION

XL Capital Ltd is a global insurance, reinsurance and financial services company headquartered in Bermuda. Insurance operations are focused on large commercial customers, and are conducted primarily through XL's Bermuda-based subsidiaries and XL Brockbank at Lloyd's. XL Re conducts business primarily through Bermuda-based and U.S.-based units as well as through joint ventures, and has a broad product line including a significant presence in the property catastrophe market. Financial Products & Services include financial guaranty insurance and reinsurance and specialized asset management offerings. XL markets various forms of integrated risk solutions embracing its traditional and financial product lines.

CO XL CAPITAL LTD (Ticker Symbol: XL)

CA UNITED STATES OF AMERICA

STN - Conference Papers Index

COR NORTH AMERICA

CT COMPANY DESCRIPTION; INVESTMENT RECOMMENDATION; EARNINGS PER SHARE;
PROJECTIONS; VALUATION

L10 ANSWER 8 OF 24 INVESTTEXT COPYRIGHT 2003 TFS on STN

AN 2002:593181 INVESTTEXT(tm) REPORT NUMBER:8061619

PGNO PAGE 7 OF 11

DN 8061619

TI INSURANCE - ALL

AU FRANK, R.W., ET AL

CS SALOMON SMITH BARNEY; NEW YORK (STATE OF)

CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH
AMERICA

CSTY Financial center investment bank-broker

PD 25 Jun 2001

DT INDUSTRY REPORT

FS Text Page; INDUSTRY REPORT

WC 409

SH Investment Thesis

TEXT

Investment Thesis

Chubb, our Top Pick for 2001, offers investors a franchise play via the 60% of its business which is comprised of highly profitable specialty lines, as well as exposure to the commercial property/casualty cycle turn via the standard commercial business which comprises the balance of Chubb's book. With management having recently issued 2001 earnings guidance that we consider conservative (barring a major catastrophe loss), we see attractive risk/reward in the shares.

SH XL Capital

TEXT

XL Capital XL-NYSE

TT Stock Price, Earnings & Ratings Data 2000-02

TEXT

	Price	Rating	Price Target
	\$79.40	1M	\$100.00
	2000	2001E	2002E
EPS	\$4.52	\$5.25	\$6.10
P/E	17.6	15.1	13.0
BVPS	\$45.36	Div.	\$1.84
P/B	1.8	Yield	2.3%

(Graphical Material Omitted - Call Your Client Service Representative
For Availability: 12 Month Relative Performance Vs. S&P 500 2000-01)

EKD 08/28/2003

STN - Conference Papers Index

(Graphical Material Omitted - Call Your Client Service Representative
For Availability: Historical Price To Book Vs. S&P 500 1996-2001)

(Graphical Material Omitted - Call Your Client Service Representative
For Availability: Historical Relative Forward P/E Vs. S&P 500
1996-2001)

SH Company Description

TEXT

Company Description

XL Capital Ltd is a global insurance, reinsurance and financial services company headquartered in Bermuda. Insurance operations are focused on large commercial customers, and are conducted primarily through XL's Bermuda-based subsidiaries and XL Brockbank at Lloyd's. XL Re conducts business primarily through Bermuda-based and U.S.-based units as well as through joint ventures, and has a broad product line including a significant presence in the property catastrophe market. Financial Products & Services include financial guaranty insurance and reinsurance and specialized asset management offerings. XL markets various forms of integrated risk solutions embracing its traditional and financial product lines. The pending acquisition of Winterthur International for \$600 million will greatly enhance XL's insurance presence in Europe.

SH Investment Thesis

TEXT

Investment Thesis

We continue to recommend purchase of XL. We are attracted to the company as we see a strong **management** team, rigorous *****financial***** discipline, and a **distinctive strategy**. XL stands to benefit from the broad-based cycle turn which is underway across its insurance and reinsurance markets.

SH Lincoln National Corp

TEXT

Lincoln National Corp. LNC-NYSE

TT Stock Price, Earnings & Ratings Data 2000-02

TEXT

	Price	Rating	Price Target
	\$51.41	1M	\$60.00
	2000	2001E	2002E
EPS	\$3.69	\$3.62	\$4.10

STN - Conference Papers Index

P/E 13.9 14.2 12.5

BVPS \$25.96 Div. \$1.22

P/B 2.0 Yield 2.4%

(Graphical Material Omitted - Call Your Client Service Representative
For Availability: 12 Month Relative Performance Vs. S&P 500 2000-01)

(Graphical Material Omitted - Call Your Client Service Representative
For Availability: Historical Price To Book Vs. S&P 500 1996-2001)

(Graphical Material Omitted - Call Your Client Service Representative
For Availability: Historical Relative Forward P/E Vs. S&P 500
1996-2001)

CT COMPANY DESCRIPTION; PROJECTIONS; EARNINGS PER SHARE; INVESTMENT
RECOMMENDATION; VALUATION; COMPANY ANALYSES

L10 ANSWER 9 OF 24 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2002:486450 INVESTEXT(tm) REPORT NUMBER:8025590

PGNO PAGE 6 OF 8

DN 8025590

TI INSURANCE RESEARCH WEEKLY

AU FRANK, R.W., ET AL

CS SALOMON SMITH BARNEY; NEW YORK (STATE OF)

CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH
AMERICA

CSTY Financial center investment bank-broker

PD 29 May 2001

DT INDUSTRY REPORT

FS Text Page; INDUSTRY REPORT

WC 422

SH XL Capital XL-NYSE

TEXT

XL Capital XL-NYSE

TT Stock Price, Earnings & Ratings Data 2000-02

TEXT

Price	Rating	Price Target	
\$78.00	1M	\$100.00	
	2000	2001E	2002E
EPS	\$4.52	\$5.25	\$6.10
P/E	17.3	14.9	12.8
BVPS	\$45.36	Div.	\$1.84
P/B	1.7	Yield	2.4%

(Graphical Material Omitted - Call Your Client Service Representative
For Availability: 12 Month Relative Performance Vs. S&P 500 2000-01)

(Graphical Material Omitted - Call Your Client Service Representative

EKD 08/28/2003

STN - Conference Papers Index

For Availability: Historical Price To Book Vs. S&P 500 1994-2001)

(Graphical Material Omitted - Call Your Client Service Representative
For Availability: Historical Relative Forward P/E Vs. S&P 500
1994-2001)

Source: StockVal

SH Company Description

TEXT

Company Description

XL Capital Ltd is a global insurance, reinsurance and financial services company headquartered in Bermuda. Insurance operations are focused on large commercial customers, and are conducted primarily through XL's Bermuda-based subsidiaries and XL Brockbank at Lloyd's. XL Re conducts business primarily through Bermuda-based and U.S.-based units as well as through joint ventures, and has a broad product line including a significant presence in the property catastrophe market. Financial Products & Services include financial guaranty insurance and reinsurance and specialized asset management offerings. XL markets various forms of integrated risk solutions embracing its traditional and financial product lines. The pending acquisition of Winterthur International for \$600 million will greatly enhance XL's insurance presence in Europe.

SH Investment Thesis

TEXT

Investment Thesis

We continue to recommend purchase of XL. We are attracted to the company as we see a strong **management** team, rigorous *****financial***** discipline, and a **distinctive strategy**. XL stands to benefit from the broad-based cycle turn which is underway across its insurance and reinsurance markets.

SH Lincoln National Corp. LNC-NYSE

TEXT

Lincoln National Corp. LNC-NYSE

TT Stock Price, Earnings & Ratings Data 2000-02

TEXT

Price	Rating	Price Target
\$49.01	1M	\$60.00
	2000	2001E 2002E

EKD 08/28/2003

STN - Conference Papers Index

EPS	\$3.69	\$3.57	\$4.05
P/E	13.3	13.7	12.1
BVPS	\$25.96	Div.	\$1.22
P/B	1.9	Yield	2.5%

(Graphical Material Omitted - Call Your Client Service Representative For Availability: 12 Month Relative Performance Vs. S&P 500 2000-01)

(Graphical Material Omitted - Call Your Client Service Representative For Availability: Historical Price To Book Vs. S&P 500 1994-2001)

(Graphical Material Omitted - Call Your Client Service Representative For Availability: Historical Relative Forward P/E Vs. S&P 500 1994-2001)

Source: StockVal

SH Company Description

TEXT

Company Description

Lincoln National is among the 15 largest life insurers in the United States and possesses one of the most fundamentally attractive business franchises and multi-channel distribution platforms in the sector. These include a top-10 individual life and variable annuity business; the largest life reinsurance operation in the world; and a large, well-known mutual fund investment manager in Delaware Management Holdings. Distribution is well balanced and includes approximately 2,100 career agents, 35,000 brokers, 7,600 bank agents, and access to 60,000 stockbrokers.

CT STOCK PRICE DATA; LINES OF BUSINESS/PRODUCTS; COMPANY DESCRIPTION; VALUATION; INVESTMENT RECOMMENDATION; COMPANY ANALYSES

DP FINANCIAL SERVICES

SIC 6100

CC BANKIN BANKING; FINLNB FINANCIAL (NON-BANK)

DP REINSURANCE

SIC 6311; 6321

CC INSURN INSURANCE

L10 ANSWER 10 OF 24 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2002:353735 INVESTEXT(tm) REPORT NUMBER:2899785

PGNO PAGE 2 OF 3

DN 2899785

TI HARTFORD FINANCIAL SVCS.

AU FRANK, R.W.

CS SALOMON SMITH BARNEY; NEW YORK (STATE OF)

CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA

CSTY Financial center investment bank-broker

PD 27 Apr 2001

DT COMPANY REPORT

FS Text Page; COMPANY REPORT

WC 511

EKD 08/28/2003

STN - Conference Papers Index

SH Opinion

TEXT

OTHER LIFE OPERATIONS POSTED COLLECTIVE EARNINGS GROWTH OF 15%. The star performer here was Group Benefits with a gain of 21%, where the company cited double-digit fully-insured disability premium and sales growth and excellent claims experience. The company also expressed confidence that the industry and geographic diversification of The Hartford's group life business would help it to weather a slow economy well.

STRONG PROPERTY/CASUALTY PREMIUM GROWTH AMIDST IMPROVING MARKET CONDITIONS. A second consecutive quarter of 20% premium growth in Select (small business) is further evidence that The Hartford has truly established a franchise in this market, and is probably being helped by problems among some competitors. Key (middle market) growth of 21% compared to 7% in 4Q00 and 2% in 3Q00: Price increases are still running in the mid-teens in this segment, and new business is up 87% from the depressed year-earlier level as a firmer market offers up more growth opportunities. We are not concerned about this growth either from the standpoint of The Hartford or the insurance market: The Hartford began to raise prices and sacrifice share some 12 months before many competitors, and is clearly now reaping the benefits of that discipline in a hardening market. Overall Business Insurance profitability remained strong at a 101.1% combined ratio. Agency and affinity personal lines business produced an underwriting profit for the third consecutive quarter, reflecting continued total loss cost trends that are close to flat. The weak link property/casualty operations was reinsurance, where the combined ratio was 109.5% under continued pressure from adverse development on the 1998 and 1999 accident years, clearly a phenomenon not unique to The Hartford and one which is contributing to the hardening of that market. This result is not expected to improve over the balance of the year, but is expected to do so in 2002 as the company has moved away from troublesome casualty risks and raised prices. We would further observe that the prior-period reserve strengthening, taken in the context of the aforementioned tax rate reduction in life operations, leaves us with a favorable impression of overall earnings quality in the quarter.

SH Investment Thesis

TEXT

INVESTMENT THESIS

Depressed equity markets impact the near-term sales and earnings prospects for The Hartford's core investment products (i.e. annuities, mutual funds) franchise. However, this franchise retains its long-term attractiveness, and The Hartford's life business is well diversified beyond investment products. Furthermore, The Hartford offers investors an attractive play on the property/casualty insurance cycle. We believe that strong management, rigorous financial discipline, and innovative distribution strategies further distinguish The Hartford among its peers.

SH Company Description

STN - Conference Papers Index

TEXT

COMPANY DESCRIPTION

Hartford Financial Services Group, Inc., through its subsidiaries, is one of the leading insurance companies in the United States. Flagship property/casualty (P/C) subsidiary, Hartford Fire Insurance Company, and its affiliates rank among the top ten P/C groups in the U.S. based on net written premiums. The Hartford ranks second among U.S. life insurers in variable annuity sales and variable annuity assets. The Hartford has a very small presence in overseas markets, where it plans to expand principally via joint ventures for the sale of accumulation products.

CO HARTFORD FINANCIAL SERVICES GROUP INC. (Ticker Symbol: HIG)
CA CONNECTICUT (STATE OF)
COR NEW ENGLAND/NORTHEAST REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CT COMPANY DESCRIPTION; SALES BY PRODUCT/SALES BY PRODUCT LINE; MARKETING STRATEGY/ACTIVITY

L10 ANSWER 11 OF 24 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2002:351526 INVESTEXT(tm) REPORT NUMBER:2891596
PGNO PAGE 1 OF 2
DN 2891596
TI HARTFORD FINANCIAL SVCS.
AU FRANK, R.W.
CS SALOMON SMITH BARNEY; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Financial center investment bank-broker
PD 26 Apr 2001
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 399
SH Summary

TEXT

Estimate Change *

1M (Buy, Medium Risk)
Mkt Cap: \$13,823.9 mil.

HIG: EPS ABOVE ESTIMATE; STRONG P/C
PREMIUM GROWTH

INSURANCE -- PROPERTY & CASUALTY

SUMMARY

The Hartford reported 1Q00 operating EPS of \$1.07, \$0.02 above our estimate and \$0.01 above consensus. The main upside surprise from our perspective came in The Hartford's life operations outside of Investment Products. These operations grew earnings by 15% in the quarter, while Investment Products earnings were predictably impacted

EKD 08/28/2003

STN - Conference Papers Index

by equity market conditions.

Key (i.e., middle market) account premium growth again accelerated, to 21% in 1Q01 vs. 7.1% in 4Q00 and 2.3% in 3Q00, clear evidence that The Hartford is taking advantage of the commercial cycle turn. Select (i.e., small business) premium growth remained strong at 20.4%.

Annuity net flows of \$501 million, down slightly from \$523 million in 4Q00 and about half of the peak 2Q00 level. This figure bears close watching and we expect it to be discussed on the company's conference call tomorrow morning. We will review our estimates following the call.

TT Fundamentals 2001-02

TEXT

FUNDAMENTALS

P/E (12/01E)	12.8x
P/E (12/02E)	11.2x
TEV/EBITDA (12/01E)	NA
TEV/EBITDA (12/02E)	NA
Book Value/Share (12/01E)	\$35.65
Price/Book Value	1.6x
Dividend/Yield (12/01E) ...	\$1.00/1.7%
Revenue (12/01E)	\$11,652.0 mil.
#1 Proj. Long-Term EPS Growth	11%
ROE (12/01E)	14.0%
#1 Long-Term Debt to Capital (a)	22.9%
#1 HIG is in the S&P 500(R) Index.	

(a) Data as of most recent quarter

TT Share Data 2001

TEXT

SHARE DATA

Price (4/25/01)	\$58.70
52-Week Range	\$79.31-\$49.94
Shares Outstanding (a)	235.5 mil.
Convertible	No

TT Recommendation

TEXT

RECOMMENDATION

Current Rating	1M
Prior Rating	1M
Current Target Price	\$90.00
Previous Target Price	\$90.00

TT Earnings Per Share 2000-03

STN - Conference Papers Index

TEXT

EARNINGS PER SHARE

FY ends		1Q	2Q	3Q	4Q	Full Year
12/00A	Actual	\$1.04A	\$1.09A	\$1.07A	\$1.09A	\$4.29A
12/01E	Current	\$1.07A	\$1.10E	\$1.20E	\$1.25E	\$4.60E
	Previous	\$1.05E	\$1.10E	\$1.20E	\$1.25E	\$4.60E
12/02E	Current	NA	NA	NA	NA	\$5.25E
	Previous	NA	NA	NA	NA	\$5.25E
12/03E	Current	NA	NA	NA	NA	NA
	Previous	NA	NA	NA	NA	NA

First Call Consensus EPS: 12/01E \$4.55; 12/02E \$5.22; 12/03E NA

SH Investment Thesis

TEXT

INVESTMENT THESIS

Depressed equity markets impact the near-term sales and earnings prospects for The Hartford's core investment products (i.e. annuities, mutual funds) franchise. However, this franchise retains its long-term attractiveness, and The Hartford's life business is well diversified beyond investment products. Furthermore, The Hartford offers investors an attractive play on the property/casualty insurance cycle. We believe that strong **management**, rigorous **financial discipline**, and innovative distribution **strategies** further **distinguish** The Hartford among its peers.

CO HARTFORD FINANCIAL SERVICES GROUP INC. (Ticker Symbol: HIG)
 CA CONNECTICUT (STATE OF)
 COR NEW ENGLAND/NORTHEAST REGION; UNITED STATES OF AMERICA; NORTH AMERICA
 CT FINANCIAL INFORMATION; SALES BY PRODUCT/SALES BY PRODUCT LINE; SALES/EARNINGS; PROJECTIONS; INVESTMENT RECOMMENDATION; EARNINGS PER SHARE; STOCK PRICE DATA

L10 ANSWER 12 OF 24 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2001:819298 INVESTEXT(tm) REPORT NUMBER:2383110

PGNO PAGE 4 OF 7

DN 2383110

TI INSURANCE RESEARCH WEEKLY

AU FRANK, R.W., ET AL

CS SALOMON SMITH BARNEY; NEW YORK (STATE OF)

CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA

CSTY Financial center investment bank-broker

PD 27 Nov 2000

DT INDUSTRY REPORT

FS Text Page; INDUSTRY REPORT

WC 439

TT CB: Stock Price, Earnings Data And Rating 1999-2001

TEXT

SSB INSURANCE WEEKLY FOCUS STOCKS

EKD 08/28/2003

STN - Conference Papers Index

The Chubb Corporation CB-NYSE

(Part 3 of 3)

BVPS \$38.39
P/B 2.2
Div. \$1.32
Yield 1.6%

Source: StockVal

(Graphical Material Omitted - Call Your Client Service Representative
For Availability: Chubb Corporation - Relative Performance Vs. S&P 500
1999-2000)

(Graphical Material Omitted - Call Your Client Service Representative
For Availability: Chubb Corporation - Historical Relative Price To Book
Vs. S&P 500 1996-2000)

(Graphical Material Omitted - Call Your Client Service Representative
For Availability: Chubb Corporation - Historical Relative Forward P/E
Vs. S&P 500 1996-2000)

SH Insurance Weekly Focus Stocks Investment Overview

TEXT

Company Description

The Chubb Corporation, with 1999 net premiums written of \$5 billion, is the 13th largest U.S. property/casualty insurer. The 1999 acquisition of Executive Risk consolidated Chubb's position as the second-largest writer of directors and officers liability insurance in the U.S. Chubb is also a leading insurer of high-value homes and valuable articles such as fine arts and jewelry.

Investment Thesis

Chubb offers investors a franchise play via the 70% of its business which is comprised of highly profitable specialty lines, as well as exposure to the commercial property/casualty cycle turn via the standard commercial business which comprises the balance of Chubb's book. Chubb's standard commercial results have already improved markedly, mainly due to the culling of unprofitable risks. Further improvement is expected as rate increases manifest themselves on the revenue line.

TT HIG: Stock Price, Earnings Data And Rating 1999-2001

TEXT

The Hartford Financial Services Group Inc. HIG-NYSE

Price	Rating	Price Target
-------	--------	--------------

\$70.44	1M	\$81.00
---------	----	---------

1999A	2000E	2001E
-------	-------	-------

EKD 08/28/2003

STN - Conference Papers Index

EPS \$3.68 \$4.30 \$4.80
P/E 19.1 16.4 14.7

BVPS \$29.95
P/B 2.4
Div. \$1.00
Yield 1.4%

Source: StockVal

(Graphical Material Omitted - Call Your Client Service Representative
For Availability: Hartford Financial Services Group - Relative
Performance Vs. S&P 500 1999-2000)

(Graphical Material Omitted - Call Your Client Service Representative
For Availability: Hartford Financial Services Group - Historical
Relative Price To Book Vs. S&P 500 1996-2000)

(Graphical Material Omitted - Call Your Client Service Representative
For Availability: Hartford Financial Services Group - Historical
Relative Forward P/E Vs. S&P 500 1996-2000)

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Investment Thesis

We believe the Hartford offers investors an attractive play on the property/casualty insurance cycle, as well as a leading annuity franchise. We believe that strong **management**, rigorous *****financial***** discipline, and innovative distribution **strategies** further *****distinguish***** the company. We believe these attributes also make The Hartford an attractive acquisition candidate.

CT COMPANY DESCRIPTION; EARNINGS PER SHARE; PROJECTIONS; INVESTMENT
RECOMMENDATION; FINANCIAL INFORMATION; VALUATION; COMPANY ANALYSES

L10 ANSWER 13 OF 24 INVESTTEXT COPYRIGHT 2003 TFS on STN

AN 2001:801752 INVESTTEXT(tm) REPORT NUMBER:2383110

PGNO PAGE 4 OF 7

DN 2383110

TI INSURANCE RESEARCH WEEKLY

AU FRANK, R.W., ET AL

CS SALOMON SMITH BARNEY; NEW YORK (STATE OF)

CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH
AMERICA

CSTY Financial center investment bank-broker

EKD 08/28/2003

STN - Conference Papers Index

PD 27 Nov 2000
DT INDUSTRY REPORT
FS Text Page; INDUSTRY REPORT
WC 439
TT CB: Stock Price, Earnings Data And Rating 1999-2001

TEXT

SSB INSURANCE WEEKLY FOCUS STOCKS
The Chubb Corporation CB-NYSE

(Part 3 of 3)

BVPS \$38.39
P/B 2.2
Div. \$1.32
Yield 1.6%

Source: StockVal

(Graphical Material Omitted - Call Your Client Service Representative
For Availability: Chubb Corporation - Relative Performance Vs. S&P 500
1999-2000)

(Graphical Material Omitted - Call Your Client Service Representative
For Availability: Chubb Corporation - Historical Relative Price To Book
Vs. S&P 500 1996-2000)

(Graphical Material Omitted - Call Your Client Service Representative
For Availability: Chubb Corporation - Historical Relative Forward P/E
Vs. S&P 500 1996-2000)

SH Insurance Weekly Focus Stocks Investment Overview

TEXT

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TT HIG: Stock Price, Earnings Data And Rating 1999-2001

TEXT

EKD 08/28/2003

STN - Conference Papers Index

The Hartford Financial Services Group Inc. HIG-NYSE

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P/E	19.1	16.4 14.7
BVPS	\$29.95	
P/B	2.4	
Div.	\$1.00	
Yield	1.4%	

Source: StockVal

(Graphical Material Omitted - Call Your Client Service Representative For Availability: Hartford Financial Services Group - Relative Performance Vs. S&P 500 1999-2000)

(Graphical Material Omitted - Call Your Client Service Representative For Availability: Hartford Financial Services Group - Historical Relative Price To Book Vs. S&P 500 1996-2000)

(Graphical Material Omitted - Call Your Client Service Representative For Availability: Hartford Financial Services Group - Historical Relative Forward P/E Vs. S&P 500 1996-2000)

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TEXT

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Investment Thesis

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financial

discipline, and innovative distribution **strategies** further

distinguish

the company. We believe these attributes also make The Hartford an attractive acquisition candidate.

CT COMPANY DESCRIPTION; EARNINGS PER SHARE; PROJECTIONS; INVESTMENT RECOMMENDATION; FINANCIAL INFORMATION; VALUATION; COMPANY ANALYSES

L10 ANSWER 14 OF 24 INVESTEXT COPYRIGHT 2003 TFS on STN

EKD 08/28/2003

STN - Conference Papers Index

AN 97:351891 INVESTEXT(tm) REPORT NUMBER:1874767
PGNO PAGE 9 OF 13
DN 1874767
TI Boston Chicken - Company Report
AU Pinheiro, M.B.
CS JANNEY MONTGOMERY SCOTT, INC.; PENNSYLVANIA (COMMONWEALTH OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Regional investment bank-broker
PD 19 Mar 1997
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 477
SH Boston Market International (BMI)

TEXT

BOST anticipates additional licensing deals will be completed in 1997 and 1998. International expansion is a new layer of earnings growth for BOST and we are optimistic regarding the prospects of continued international expansion.

SH Einstein/Noah Bagel

TEXT

EINSTEIN/NOAH BAGEL

ENBX is 53.5% owned by BOST. We believe ENBX is the best-positioned bagel retailer in the industry and believe the company will be one of the few leading players in this rapidly growing category. Both Einstein Bros. and Noah's are **distinctive** *****concepts***** generating attractive unit economics. With **financial**, *****management*****, and infrastructure support provided by Boston Chicken, and with a strong group of experienced area developers (all BOST developers), we believe ENBX has the ability to rollout rapidly. In light of the relatively underpenetration and fragmentation of bagel retailers in the U.S., we believe those concepts that can penetrate the market the fastest have the best chance at establishing a dominant position. While there are several other well-capitalized concepts that are in various degrees of a rapid rollout, we believe BOST's infrastructure support and experienced area developer network provides ENBX with a distinct competitive advantage over the next several years. Beyond this time frame, we are less clear as to how differentiated one bagel concept can be from another. In the end, as it always does, it will come down to execution at the restaurant level.

We believe we are far from the saturation point in the bagel industry. While bagel retailers have achieved spectacular unit growth, the industry still has only 3,000-5,000 units in total. This compares to the pizza retailers with over 50,000 units and the top three hamburger chains with over 20,000 units. We note that the top four bagel chains together have about 1,000 units. Therefore, we see plenty of near-term unit growth to go around for now.

Our BOST earnings model incorporates 100% of ENBX's results and backs out the 46.5% minority interest. Our 1997 EPS estimate assumes

STN - Conference Papers Index

ENBX will contribute approximately \$0.17 per share to earnings. Our 1998 EPS estimate assumes ENBX will contribute \$0.30 per share to earnings.

SH Harry's Farmers Market

TEXT

HARRY'S FARMERS MARKET

BOST announced that it has formed a new company that will partner with Harry's Farmers Market. (HARY-\$5) to focus on branded take-home meal solutions as a complement to its Boston Market retail units. Harry's owns and operates five stores in the Atlanta area including three mega markets specializing in high quality fruits and vegetables, meats and seafood, fresh baked goods and freshly made, ready to heat/eat prepared foods. Harry's in a Hurry stores are smaller and emphasize a menu of over 300 ready to heat/eat prepared foods. Harry's in a Hurry stores are smaller and emphasize a menu of over 300 ready to heat/eat prepared foods. The Hurry stores are 4,000 and 7,000 square feet, generating annual sales volume of \$4 million and \$7 million, respectively. HARY generated revenue of \$146 million in 1996.

CO HARRY'S FARMERS MARKET (Ticker Symbol: HARY)

CA GEORGIA (STATE OF)

COR SOUTH/SOUTHERN REGION; UNITED STATES OF AMERICA; NORTH AMERICA

CO EINSTEIN NOAH BAGEL CORP. (Ticker Symbol: ENBX)

CA UNITED STATES OF AMERICA

COR NORTH AMERICA

CT COMPANY ANALYSES; SALES/EARNINGS; NEW PRODUCTS/SERVICES; PROJECTIONS; EARNINGS PER SHARE; LINES OF BUSINESS/PRODUCTS

DP BAKERIES

SIC 5461

CC FOODPR FOOD PROCESSING; RETAIL RETAILING

DP RETAIL STORES

SIC 5200; 5300; 5400; 5500; 5600; 5700; 5800; 5900

CC RETAIL RETAILING

DP RESTAURANTS AND BARS

SIC 5812

CC RESTLG RESTAURANTS & LODGING

L10 ANSWER 15 OF 24 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 95:618957 INVESTEXT(tm) REPORT NUMBER:1614558

PGNO PAGE 17 OF 28

DN 1614558

TI First Financial Management - Company Report

AU Burton, P.M., et al

CS LEHMAN BROTHERS, INC.; NEW YORK (STATE OF)

CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA

CSTY Financial center investment bank-broker

PD 7 Jul 1995

DT COMPANY REPORT

FS Text Page; COMPANY REPORT

WC 433

SH Healthcare Services

TEXT

EKD 08/28/2003

STN - Conference Papers Index

In July 1994, in keeping with the First Financial

Management 's

strategy to differentiate its product offering, the company expanded

FIRST HEALTH's service offerings with the acquisition of GENEX Services, Inc. GENEX provides workers' compensation cost-containment services to the insurance industry and to self-insured corporations throughout the U.S., Canada and Puerto Rico. Services provided include medical case management, medical bill review, vocational rehabilitation, utilization management, independent medical exams, disability case management, and telephone injury management. GENEX has over 1,000 employees and over 120 offices throughout its markets to extend its service coverage given the differences in disability laws and regulations among the states. In 1994, GENEX helped save its customers \$250 million by shortening their workers' compensation claims, according to company estimates.

The ability to offer solutions to a wide variety of administrative and managed healthcare needs has enabled FIRST HEALTH to become a leader in healthcare automation and administration. In 1994, First Financial Management's management indicated that FIRST HEALTH Strategies clients' experienced an increase of less than 4% in the average medical cost per employee; the national average was much higher, 8%. As a result of the success of its clients in keeping costs down, FIRST HEALTH was able to realize the greatest revenue and profit level in the company's history (although revenues were below plan), despite spending significant resources to develop its paperless claims processing system, ACT3, which uses data imaging techniques to "take the paper" out of the claims process. When fully implemented in early 1996, this system will not only allow FIRST HEALTH to provide its clients administrative services more effectively and efficiently than in the past, but it will also enable FIRST HEALTH to provide its services to a larger and more diverse audience. Over the last year, ACT3 has been late in its delivery date, and view further delays as possible. Management has indicated that this is a result of not being able to develop the proper code necessary to adjudicate all claims processing situations that may arise within the dynamic healthcare system.

In summary, FIRST HEALTH is in a position to capitalize on the vast opportunities associated with the consolidation of the administrative side of the healthcare industry. As First Financial Management moves forward in 1995, we estimate that FIRST HEALTH will register internal revenue growth of 0% as a result of lost Medicare claims processing contracts, as well as the continued delay in ACT3. However, for 1996, we forecast revenue growth of 10% before acquisitions as ACT3 is rolled out. For 1995 and 1996, we estimate FIRST HEALTH's revenues at \$400 million and \$440 million, respectively.

CO GENEX CORPORATION (Ticker Symbol: GNEX)

CA MARYLAND (STATE OF)

COR SOUTHERN ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA

CT BUSINESS SEGMENT REPORTING; COMPANY DESCRIPTION; MARKET SIZE/DEMOGRAPHICS; SALES BY PRODUCT/SALES BY PRODUCT LINE; PROJECTIONS

DP HEALTH CARE SERVICES

SIC 8000

CC HLTHCR HEALTH CARE

DP DATA PROCESSING SERVICES

SIC 7374

CC DATAPR DATA PROCESSING

STN - Conference Papers Index

DP BUSINESS SERVICES
SIC 7300
CC MISSVC MISCELLANEOUS SERVICE

L10 ANSWER 16 OF 24 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 95:366847 INVESTEXT(tm) REPORT NUMBER:1583850
PGNO PAGE 0 OF 8, CONTENTS PAGE
DN 1583850
TI Northern Trust - Company Report
AU Asher, L.S.
CS MERRILL LYNCH CAPITAL MARKETS; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Financial center investment bank-broker
PD 11 Apr 1995
DT COMPANY REPORT
FS Table of Contents; COMPANY REPORT
WC 3242
AB Northern Trust should benefit from the firm's technology and its
differentiated market strategy. Management
articulated financial goals
that include annualized 10% EPS growth, 18%+ ROE, and improved
overhead ratio the equivalent of the mid 60s%, and implied that these
should be met by 1996. As of year-end 1994, Northern Trust's assets
under administration were just at \$500 billion, of which \$82 billion
was under management. During the past five years, that represents
growth rates of 15% and 13%, respectively. Northern is focused in its
businesses, preferring areas where it can dominate and also targets
specific clients.
CO NORTHERN TRUST CORP. (Ticker Symbol: NTRS; Other Codes: 564400)
CA ILLINOIS (STATE OF)
COR MIDWEST/MIDWESTERN REGION; UNITED STATES OF AMERICA; NORTH AMERICA
TABLE OF CONTENTS

SH:	Page
Investment Highlights.....	1
Trust Business Outlook.....	1
Business Strategy.....	2-3
Return On Equity Plans.....	4
Earnings Estimates And Recommendation.....	5

TT:	Page
Stock Price, Earnings Data And Rating 1994-96.....	1
Convertible Securities Data 1995.....	5
Earnings Model 1993-96.....	5-8

CT:	Page
ANNUAL/OPERATING RESULTS.....	2 8
BALANCE SHEET DATA.....	5-8
COMPANY OUTLOOK.....	1
CORPORATE STRATEGY.....	2-3
DEBT INSTRUMENT ATTRIBUTES.....	5
DIVIDEND INFORMATION.....	5-8
EARNINGS PER SHARE.....	1 5-8
FINANCIAL INFORMATION.....	1-8
INVESTMENT RECOMMENDATION.....	1 5
LINE OF BUSINESS/PRODUCTS.....	1-2
PROJECTIONS.....	1 5-8
QUARTERLY/INTERIM RESULTS.....	5-8

STN - Conference Papers Index

SALES/EARNINGS.....2 5-8
 STOCK PRICE DATA.....1 5
 VALUATION.....1 3-8

DP: Page
 FINANCIAL SERVICES.....2
 UNIT TRUSTS.....1

L10 ANSWER 17 OF 24 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 95:366846 INVESTEXT(tm) REPORT NUMBER:1583850
 PGNO PAGE 1 OF 8
 DN 1583850
 TI Northern Trust - Company Report
 AU Asher, L.S.
 CS MERRILL LYNCH CAPITAL MARKETS; NEW YORK (STATE OF)
 CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
 CSTY Financial center investment bank-broker
 PD 11 Apr 1995
 DT COMPANY REPORT
 FS Text Page; COMPANY REPORT
 WC 423
 TT Stock Price, Earnings Data And Rating 1994-96

TEXT

Northern Trust
 Readyng For The Future

Country: United States
 Currency: US\$

Price(NTRS-NYSE): \$37 3/16
 52-Week Range: \$43 1/4-31 3/4

Book Value/Share (12/94) \$20.83
 ROE 1995E Average: 16.4%
 Shares Outstanding (mil.): 54.1
 Market Capital (mil.): \$2,011.8
 LT Liability % of Capital: 16.0%
 Est. 5 Year EPS Growth: 10.0%
 Options: CBOE
 Inst. Ownership-Spectrum: 66.2%

EPS (Dec)	P/E	Cash Flow/Sh	P/CF
1996E: \$3.95	9.4x	N.M.	N.M.
1995E: \$3.55	10.5x	N.M.	N.M.
1994A: \$3.16	11.8x	N.M.	N.M.

Investment Opinion			
Indicated	Intermediate Term:	Neutral (3)	
Dividend	Long Term:	Buy (1)	
Rate	Yield	Income:	Same/Higher (7)
\$1.04	2.8%	Investment Risk:	Average (B)

SH Investment Highlights

TEXT

EKD 08/28/2003

INVESTMENT HIGHLIGHTS:

* We recently attended a meeting for analysts with the management of Northern Trust-we were impressed with the depth of management, the firm's technology, and its **differentiated market strategy**.

* **Management articulated financial goals** that include annualized 10% EPS growth, 18%+ ROE, and improved overhead ratio the equivalent of the mid 60s%, and implied that these should be met by 1996.

* Up to now we had been valuing the firm on a 16% ROE and 7.5% EPS growth rate. But even with its major technology spending completed and the possibility of a share repurchase program, we are still reluctant to factor in a much higher sustainable ROE at this time, mainly because of our more cautionary revenue outlook.

* Still, we are modestly raising our 1995 and 1996 EPS estimates from \$3.45 to \$3.55 and \$3.85 to \$3.95, respectively, mainly to account for a lower share count as well as improved overhead.

* Assuming a 16.0-16.5% sustainable ROE, we believe that a reasonable price objective is the mid to upper \$40s for total annualized return potential of around 15%. We therefore continue to recommend purchase for longer-term investors and maintain our 3-1 rating.

SH Trust Business Outlook

TEXT

TRUST BUSINESS-FUTURE LOOKS GOOD

We continue to positively view the "trust" business as it is broadly defined. Much has been written about demographic trends, including the aging of the population, and the potential huge transfer of wealth over the next couple of decades-about \$3 trillion forecast over the next decade alone. Further, the percentage of households characterized as affluent is rising faster than households in total-15% compared with just over 1%. Additionally, there are about 20 million participants in 401(k) plans currently, and rising quickly. Globally, world pension assets are expected to grow about 10% annually over the next 5 years, and will exceed \$11 trillion by the end of this decade, with the US representing about half of that. There certainly seems to be no shortage of assets to manage.

CO NORTHERN TRUST CORP. (Ticker Symbol: NTRS; Other Codes: 564400)

CA ILLINOIS (STATE OF)

COR MIDWEST/MIDWESTERN REGION; UNITED STATES OF AMERICA; NORTH AMERICA

CT STOCK PRICE DATA; EARNINGS PER SHARE; VALUATION; INVESTMENT RECOMMENDATION; PROJECTIONS; COMPANY OUTLOOK; FINANCIAL INFORMATION; LINES OF BUSINESS/PRODUCTS

DP UNIT TRUSTS

SIC 6726

CC FINLNB FINANCIAL (NON-BANK)

L10 ANSWER 18 OF 24 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 94:651492 INVESTEXT(tm) REPORT NUMBER:1498478

STN - Conference Papers Index

PGNO PAGE 19 OF 29

DN 1498478

TI Commercial Banks And The Legacy Of The 1980s - Industry Report

AU Kraushaar, J.S., et al

CS MERRILL LYNCH CAPITAL MARKETS; NEW YORK (STATE OF)

CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA

CSTY Financial center investment bank-broker

PD 1 Sep 1994

DT INDUSTRY REPORT

FS Text Page; INDUSTRY REPORT

WC 521

SH High Performance Banks - Product Management

TEXT

Our Mantra -- Product Management, Expense Advantage, And Financial Discipline

In greater detail, our mantra for identifying the long term high performance banks is superior product management, cost advantage, and financial discipline -- particularly with regards to managing excess capital and acquisitions.

Product Management: As we indicated at the outset of this report, how banks manage the "three P's," product, pricing, and promotion, will determine whether successful product niches can be developed. The challenge is especially great in retail products given especially intense current trends: rising price competition, product proliferation, rising customer acquisition costs, declining marginal returns on investment, and mounting consolidation pressures. At present, we are seeing early signs of specific banks performing long overdue market segmentation analyses of their retail customers which is beginning to lead to intriguing product positioning shifts. For instance, Wells Fargo, we believe, has developed a unique understanding of which customers and product combinations create and destroy economic value for the firm. In response to this new understanding, the company is now pursuing new pricing strategies to maximize profitability even if this means raising certain prices and foregoing money losing relationships. Other similar examples may be found at Chase (in how it is repricing credit cards) and at Chemical and First Chicago (beginning to reassess branch pricing).

In wholesale banking, the product challenges are different and can be grouped into three main areas: the need to manage investments in new products; figuring out how to maximize relationship share, penetration, and profitability; and determining whether to use traditional products as possible "loss leaders." At present, most wholesale banks are grappling with these issues, but we see certain institutions as having protected superior customer franchises over the years; and a number of these banks appear to have devised a reasonable sense of core competencies and strategies to support a gradual pace of investment spending in newer areas. In our view, one bank, J.P. Morgan, has gotten way ahead of the learning curve in non-traditional wholesale financial services and has protected an outstanding customer franchise.

We have laid out by product area certain factors which we think may be critical to success going forward as well as companies which we can readily identify as possessing unusual product expertise (Table 7).

STN - Conference Papers Index

We are most hopeful that a fair number of banks may be on their way to successes in the asset management area; however, in credit cards, mortgage banking, and wholesale financial services, we are not so sure that large numbers of banks will be obviously successful in differentiating themselves near term.

TT Table 7 - Success Factors By Product 1994-97

TEXT

Table 7

Product Specific Success Factors and Possible Product "Winners"

Product	Key Success Factors	Emerging High Performance Companies 1994-97
Credit Cards	* Decisive lead in cost structure * Exceptional segmentation skill/MIS	None readily identifiable
Mortgage Banking	* Diversified product origination * Scale in servicing * Flexible cost structure * Cross-selling skills	NOB
Asset Management	* Differentiated investment performance * Differentiated distribution strategy * Focus on high-value-added customers	BT, CMB, MEL, JPM, NTRS, STBK, RNB, WFC
Wholesale Banking	* Disciplined investment spending * High quality customer franchise * Strong risk management * Aggressive product life cycle mgmt	JPM
CT	COMPANY ANALYSES; INDUSTRY OVERVIEW/OUTLOOK; SALES/EARNINGS; BUSINESS SEGMENT REPORTING; CORPORATE STRATEGY	
DP	BANKS	
SIC	6000	
CC	BANKIN BANKING	

L10 ANSWER 19 OF 24 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 94:612650 INVESTEXT(tm) REPORT NUMBER:1500386

PGNO PAGE 19 OF 276

DN 1500386

TI Commercial Banks - Industry Report

AU Kraushaar, J.S., et al

CS MERRILL LYNCH CAPITAL MARKETS; NEW YORK (STATE OF)

CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH
AMERICA

CSTY Financial center investment bank-broker

PD 1 Sep 1994

DT INDUSTRY REPORT

FS Text Page; INDUSTRY REPORT

STN - Conference Papers Index

WC 398

TT Table 7 - Success Factors/Possible Winners By Prod. 1994-97

TEXT

Table 7

Product Specific Success Factors and Possible Product "Winners"

Product	Key Success Factors	Emerging High Performance Companies 1994-97
Credit Cards	<ul style="list-style-type: none"> * Decisive lead in cost structure * Exceptional segmentation skill/MIS 	None readily identifiable
Mortgage Banking	<ul style="list-style-type: none"> * Diversified product origination * Scale in servicing * Flexible cost structure * Cross-selling skills 	NOB
Asset Management	<ul style="list-style-type: none"> * Differentiated investment performance * Differentiated distribution strategy * Focus on high-value-added customers 	BT, CMB, MEL, JPM, NTRS, STBK, RNB, WFC
Wholesale Banking	<ul style="list-style-type: none"> * Disciplined investment spending * High quality customer franchise * Strong risk management * Aggressive product life cycle mgmt 	JPM

SH Factors Affecting Performance - Costs

TEXT

Cost Advantage: We have long felt that developing cost advantages is the single most important success factor in banking given the commodity-like aspects of most traditional products. Moreover, we have been encouraged in recent years by progress made at improving efficiencies at numerous banks and by increasingly aggressive performance goals that have been established. For instance, a fair number of banks are now targeting overhead ratios in the low 50% range (e.g. Bank of New York, First Bank System, First Union, PNC and Wachovia). While a single overall ratio is far too simplistic in assessing real efficiency, we are still struck by the progress these sorts of goals imply relative to the experience of the 1980s where most banks would have been pleased by costs in the 65-70% of revenue range.

Decisive cost advantages are most important in terms of giving a bank important flexibility to price for market share gain. Empirically, we have documented a visible relationship between cost structure and revenue generation (Figure 29). As noted above, we believe bank stocks are currently in a phase where investors are still especially attuned to firms with improving cost structures and with better than average rates of revenue generation and operating leverage improvement. In this

STN - Conference Papers Index

regard, we present in Table 8 a review of growth rates in pre-provision earnings per share (pre-tax) over the 1992-1995E span for our coverage universe. These results potentially may contain certain modest distortions due to acquisitions and/or sharp shifts in cost of carry on problem loans, but the results effectively highlight a number of our higher rated stocks: State Street, J.P. Morgan, Norwest, NationsBank, and Fleet Financial.

(Graphical Material Omitted - Call (800) 662-7878, (212) 484-4700, Or UK (071) 815-3800 For Price And Availability: Figure 29 - Cost Advantage Remains A Dominant Success Factor In Banking)
CT MARKET SIZE/DEMOGRAPHICS; COMPANY ANALYSES; INDUSTRY OVERVIEW/OUTLOOK
DP BANKS
SIC 6000
CC BANKIN BANKING

L10 ANSWER 20 OF 24 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 94:332141 INVESTEXT(tm) REPORT NUMBER:1458336
PGNO PAGE 2 OF 9
DN 1458336
TI Global Power Rating Guidelines - Industry Report
AU Alterman, K.M., et al
CS FITCH INVESTORS SERVICE, INC.; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Other
PD 25 Apr 1994
DT INDUSTRY REPORT
FS Text Page; INDUSTRY REPORT
WC 387
SH Global Power Group

TEXT

Global Power Group

Fitch positioned itself to respond to these complex changes by creating the Global Power Group. Global Power combines the taxable and tax-exempt utility groups into one unit responsible for analyzing and rating investor-owned electrics, public power, electric cooperatives, independent power, natural gas pipelines and distributors, and other power-related entities. This new structure allows Fitch to assess credit quality more thoroughly and consistently.

With its new rating guidelines, each electric utility rated by Fitch is reviewed and its ratings and credit trends either affirmed or adjusted. Utilities are evaluated based on how they compare with similar credits in their peer groups using the six criteria. Currently, Fitch rates more than 100 investor-owned companies and 40 public power and cooperative issuers. A detailed description of Fitch's six key rating components follows.

SH Management

TEXT

Management

EKD 08/28/2003

STN - Conference Papers Index

Management, assigned a weighting of 20%, is the most important credit consideration under Fitch's new criteria. Management is defined as a utility's executive staff and board of directors. It is management's responsibility to develop and implement a comprehensive plan that will allow the utility to become more competitive or maintain its current competitive posture. In the rating process, discussions with management are geared toward gaining an understanding of its strategy for dealing with critical issues, including long-term planning, customer relations, competitive threat, economic development, rate competitiveness, and financial planning. Also ***examined*** are diversification strategies and relations with regulators, elected officials, and intervenors...

Under the new guidelines, utility ratings will reflect management's style and its business strategies. Certain managements may operate their utilities in a traditional, conservative manner, while others will be aggressive and willing to accept risk commensurate with higher return. Fitch will consider each utility's strategy on its own merits, with no one strategy viewed more favorably than another.

The evaluation focuses on executive staff experience and depth as well as the relationship between the staff and its board of directors. Management's ability to gain employee support for the changes needed to adapt to the new environment will be critical to the plan's success. The utility's strategic plan should address both short- and long-term generation requirements, fuel supply options, use of demand-side management, environmental issues, and specific customer needs. Management should revisit the plan regularly and adapt it to industry trends and company-related developments. The plan must be flexible and incorporate contingency strategies.

CT INDUSTRY OVERVIEW/OUTLOOK
DP ELECTRIC POWER PRODUCTION
SIC 4911
CC UTILIT UTILITIES (POWER)
DP NATURAL GAS TRANSMISSION AND DISTRIBUTION
SIC 4920
CC ENERGY ENERGY; UTILIT UTILITIES (POWER)

L10 ANSWER 21 OF 24 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 92:778028 INVESTEXT(tm) REPORT NUMBER:1293796
PGNO PAGE 8 OF 46
DN 1293796
TI Battle Of The Minis - Industry Report
AU Marcus, P., et al
CS PAINEWEBBER INC.; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Financial center investment bank-broker
PD 22 Dec 1992
DT INDUSTRY REPORT
FS Text Page; INDUSTRY REPORT
WC 508
SH Notes To Table 1 - Conclusions On Valuation Measures

TEXT

For 1993, we assume a moderately improved environment for the

STN - Conference Papers Index

minimill sector and a rapidly improving one for the flat-rolled steel sector of the industry.

For 1994, we assume a "good case" industry environment with domestic shipments up to 92 million tons versus about 82 million tons in 1992 and operating profits per ton shipped much improved from the present time.

Note: We show a far greater improvement in operating profits per ton for those companies whose results are lagging substantially at present. This is an optimistic assumption and probably penalizes some of the better current performers such as: Nucor and Birmingham. Companies benefitting from massive gains in forecasted operating profits from the third quarter of 1992 to 1994 include Birmingham Steel (with a gain of \$24 per ton), Oregon Steel (\$27 per ton), Co-Steel (\$28 per ton), IPSCO (\$27 per ton), Chaparral (\$43 per ton), Geneva (\$41 per ton) and Bethlehem (\$62 per ton). By way of comparison, the gain for Nucor is only \$15 per ton. By 1994, integrated mills may suffer less of a rise in the cost of iron ore and coke than the minimills in scrap.

For 1996, we assume all companies except Bethlehem benefit from the installation of TS/FR units. Nucor's shipments from 1994 to 1996 rise 1.9 million tons to 8.2 million tons. Shipments for the Wannabes rise at least 0.5 million tons each assuming their half ownership of a TS/FR unit. Bethlehem Steel, as noted above, does not participate in a TS/FR unit but we do estimate its shipments rise to 9.5 million tons. It is assumed to benefit from \$70 per ton cost reductions at its Pennsylvania plants that produce structurals and rails. Geneva boosts shipments as it completes its capital improvement program. Acme's shipments are unchanged, but it realizes much lower costs at a 50%-owned TS/FR unit.

Note: In some respects, the "best case" EPS forecasts for Nucor in 1996 are less optimistic than most of the others. This is because Nucor already possesses the size, plant construction experience, operating systems, management and financial strength to complete its ambitious plans. It can be likened to a boulder rolling down a hill. Also, we assume its operating profits per ton shipped are only in line with many of the others. If we add \$10 per ton to its operating profit, this would raise our 1996 earnings forecast by \$1.25 per share to \$7.75.

4. Thin-slab/flat-rolling impact by 1996

Nucor: we estimate its TS/FR plants and other capacity expansions will be contributing \$1.25 per share to earnings in 1994 and \$4.35 in 1996. By 1996, its steel shipments from TS/FR plants will be 3.3 million tons greater than 1992. The operating profit after depreciation expense, but before interest expense, from TS/FR plants is assumed to average about \$70 per ton. This is \$10 per ton above the Wannabes because the Crawfordsville and Hickman plants will be rounded out to an optimum size. Also, we assume Nucor will be providing its own low cost "steel scrap substitute" materials to these plants.

CO NUCOR CORPORATION (Ticker Symbol: NUE; Other Codes: 565300)
CA NORTH CAROLINA (STATE OF)
COR SOUTHERN ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CO BIRMINGHAM STEEL CORP. (Ticker Symbol: BIR; Other Codes: 92300)

STN - Conference Papers Index

CA ALABAMA (STATE OF)
COR SOUTH/SOUTHERN REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CO BETHLEHEM STEEL CORP. (Ticker Symbol: BS; Other Codes: 112500)
CA PENNSYLVANIA (COMMONWEALTH OF)
COR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CO OREGON STEEL MILLS INC. (Ticker Symbol: OS; Other Codes: 583600)
CA OREGON (STATE OF)
COR PACIFIC NORTHWEST REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CO CO-STEEL INC (Ticker Symbol: TCEI)
CA CANADA
COR NORTH AMERICA
CO IPSCO INC. (Ticker Symbol: FIPSC)
CA CANADA
COR NORTH AMERICA
CO CHAPARRAL STEEL CO. (Ticker Symbol: CSM; Other Codes: 202200)
CA TEXAS (STATE OF)
COR SOUTHWEST/SOUTHWESTERN REGION; UNITED STATES OF AMERICA; NORTH AMERICA
CO GENEVA STEEL (Ticker Symbol: GNV; Other Codes: 1628400)
CA UTAH (STATE OF)
COR SOUTHWEST/SOUTHWESTERN REGION; UNITED STATES OF AMERICA; NORTH AMERICA
GT IN INDIANA (STATE OF); MWUSA MIDWEST/MIDWESTERN REGION; USA UNITED STATES OF AMERICA; NORA NORTH AMERICA
CT INDUSTRY OVERVIEW/OUTLOOK; COMPANY ANALYSES; SALES/EARNINGS; ORDERS AND CONTRACTS; EARNINGS PER SHARE
DP STEEL
SIC 3310
CC IRNSTL IRON & STEEL
DP STEEL SHEET
SIC 3316
CC IRNSTL IRON & STEEL

L10 ANSWER 22 OF 24 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 90:045004 INVESTEXT(tm) REPORT NUMBER: 950153
PGNO PAGE 14 OF 17
DN 950153
TI Relative Bull Market (the) - Industry Report
AU Barry, D.D.
CS KIDDER, PEABODY & COMPANY, INCORPORATED; NEW YORK
CSR MID-ATLANTIC/MIDDLE ATLANTIC STATES; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Financial center investment bank-broker
PD 13 Feb 1990
DT INDUSTRY REPORT
FS Text Page; INDUSTRY REPORT
WC 513
TT PCLB Stock Price Data & Rating 1989-91

TEXT

Price Company (*)
(OTC - PCLB)

Stock Rating:
Accumulate ("2")

52-Week Recent Earnings Per Share (a)
Range Price 1989 1990(E) 1991(E)

EKD 08/28/2003

STN - Conference Papers Index

49-35 44 \$2.30 \$2.50 \$3.00

P/E Ratio	Dividend	Current	
1990 (E)	1991 (E)	Rate	Yield

17.6	14.7	Nil	Nil
------	------	-----	-----

(E) Kidder, Peabody & Co. Incorporated estimate.

(a) Fiscal year-end August 31.

SH Price Company

TEXT

REASONS TO BUY

* Expansion rate accelerating - Price has announced plans for eight new warehouses this fiscal (August) year, up from five in each of the two years, an increase of 18% over last year's 44 units in operation. Management has stated its intention to continue aggressively expanding, giving confidence in a five-year growth rate in excess of 20% starting next fiscal year.

* Possible spin-off of related real estate - Management has

indicated it plans to examine closely its real estate adjacent to Price

Clubs for a means to translate it into shareholder value, possibly through a spin-off or cash distribution. This real estate is being carried on the books at \$200 million, or about \$4.00 a share.

* Earnings to rebound next fiscal year - Profits should recover strongly next fiscal year starting September 1, following below-trend results this year which are being penalized by 1) higher start-up costs, 2) one less week of sales (last year was a 53-week year) and 3) \$0.07 a share lost interest income from a special \$1.50-a-share cash dividend paid late last fiscal year. Our earnings estimates are: 2Q \$0.53 vs. \$0.51 (up 4%), 3Q \$0.47 vs. \$0.42 (up 12%), and 4Q \$0.64 vs. \$0.61 (up 5%). Next year profits should jump 20% to \$3.00 after the below-trend 9% gain expected for this fiscal year.

* Relative earnings gains to accelerate - A slowdown in expansion, together with increased California competition, has led to a leveling off in relative earnings in the past couple of years (see chart). With California competition now stabilized and expansion accelerating, relative earnings and relative price should start to improve.

* Valuation reasonable - Valuation has declined from a peak 500% premium to the market in late 1982 to a moderate 50% premium today (see chart). Given the company's superior growth rate, balance sheet, and dominance in the rapidly growing membership warehouse industry, an upward valuation is probable.

CONCERNS

Our major concern about Price Company is the future of its same-store sales gains. Sales slowed to 4.6% in the latest quarter from the low teens a year ago, reflecting: 1) Cannibalization of existing

STN - Conference Papers Index

stores, 2) slowdown in the economy which affects sales because 60% of its customers are small businesses and 3) slowing of expansion in recent years. Comparable-store sales have been in a fairly tight range of about 4% to 5% for the past four months. We are making the assumption that they will stay in the mid-single-digit range this year but improve next year with a turn-up in the expansion rate and easier comparisons. Assuming this scenario proves correct, we are very comfortable with our earnings and our stock price forecasts.

(Graphical Material Omitted: Price Company Relative Price And Relative Earnings)

(Graphical Material Omitted: Price Company Relative PE)

CO PRICE COMPANY (Ticker Symbol: PCLB)
CA CALIFORNIA
COR PACIFIC STATES; UNITED STATES OF AMERICA; NORTH AMERICA
CT COMPANY ANALYSES; STOCK PRICE DATA; EARNINGS PER SHARE ESTIMATES;
INVESTMENT RECOMMENDATION; STOCK VALUATION
DP MEMBERSHIP WAREHOUSE STORES
SIC 5399
CC RETAIL RETAILING

L10 ANSWER 23 OF 24 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 89:087949 INVESTEXT(tm) REPORT NUMBER: 914824
PGNO PAGE 2 OF 7
DN 914824
TI A.G. Edwards, Inc. - Company Report
AU Lyons, M.D.
CS MERRILL LYNCH CAPITAL MARKETS; NEW YORK
CSR MID-ATLANTIC/MIDDLE ATLANTIC STATES; UNITED STATES OF AMERICA; NORTH AMERICA
CSTY Financial center investment bank-broker
PD 26 Apr 1989
DT COMPANY REPORT
FS Text Page; COMPANY REPORT
WC 373
SH Company Description

TEXT

COMPANY DESCRIPTION:

St. Louis-based A.G. Edwards is one of the country's more profitable and more consistent retail brokerage firms in terms of profit margins and ROE. With a sales force of approximately 3550 registered reps and 7000 total employees, AGE is the sixth largest brokerage firm in the U.S. as measured by retail account executives. AGE operates 374 offices in over 45 states and has a ratio of support staff-to-producers that ranks among the lowest in the retail brokerage industry. AGE's extensive retail branch network is an attractive franchise in the rapidly changing financial services industry. While AGE's average production per broker is at the lower end of the range for the industry, certain of AGE's expense categories are also below those at many competitors, resulting in generally higher pre-tax profit margins at AGE.

AGE has a mission to be the lowest cost producer of high quality brokerage services. AGE avoids locating offices in expensive, downtown

STN - Conference Papers Index

sites in large cities, preferring less expensive locations. AGE also maintains its emphasis on the core retail brokerage business, avoiding expansion into products and services that deviate from its basic business strategy. AGE limits its involvement in developing or packaging products by purchasing products from third party investment managers. This strategy reduces overhead compared

with some

competitors, which aids profitability during weak markets but limits potential profits during active markets. AGE conducts a limited amount of trading in order to fill customer orders. Its investment banking primarily involves the firm's participation in underwritings, at times as co-manager. AGE does not carry much securities inventory. This tends to limit potential risk during volatile markets, and enables AGE to avoid the losses that affect some firms from time to time. AGE's strong management and conservative balance sheet has enabled it to expand its brokerage network during poor markets, by hiring experienced brokers from potentially troubled firms. For the first time, the number of experienced brokers who recently transferred to AGE exceeds the number of new trainees. This enhanced experience level of its sales force, combined with its addition of about 250 brokers (net) over the last year, implies that revenue could hold up better in a slow business climate and could possibly rise more rapidly when the business improves.

CO EDWARDS (AG) INC. (Ticker Symbol: AGE; Other Codes: 21200)

CA MISSOURI

COR MIDWEST/MIDWESTERN STATES; UNITED STATES OF AMERICA; NORTH AMERICA

CT COMPANY DESCRIPTION; MARKETING; PLANTS, PROPERTY, AND EQUIPMENT

DP SECURITY BROKERS

SIC 6211

CC FINLNB FINANCIAL (NON-BANK)

DP FINANCIAL SERVICES

SIC 6100

CC BANKIN BANKING; FINLNB FINANCIAL (NON-BANK)

L10 ANSWER 24 OF 24 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 89:060635 INVESTEXT(tm) REPORT NUMBER: 910798

PGNO PAGE 1 OF 27

DN 910798

TI Southeastern Bank Holding Companies - Industry Report

AU Flannigan, S., et al

CS PAINE WEBBER INC.; NEW YORK

CSR MID-ATLANTIC/MIDDLE ATLANTIC STATES; UNITED STATES OF AMERICA; NORTH AMERICA

CSTY Financial center investment bank-broker

PD 28 Mar 1989

DT INDUSTRY REPORT

FS Text Page; INDUSTRY REPORT

WC 384

SH Highlights And Ratings

TEXT

Southeastern Bank Holding Companies

First Quarter Review

Highlights

STN - Conference Papers Index

* First quarter operating EPS estimated to increase average 9% versus "normalized" year-ago results.

* Average loans expected to grow at approximate 10% annualized pace in first quarter, benefiting from some middle market commercial loan demand pickup.

* Nonperformers likely to be mostly flattish to slightly up from year-end 1988's low amounts; overall superior credit quality intact; real estate problems manageable based on PaineWebber's economic scenario.

* Anticipate favorable comparison between bank and industrial profit growth rates to produce higher relative multiples for bank stocks, but selectivity important with emphasis on quality; favorites are STI, rated buy (1), and FW, CTZ and FTU, rated attractive (2).

SH A Reawakening To Value?

TEXT

A reawakening to value?

Spring's arrival tends to spark new beginnings. And this year is no exception, as there are early signs that investors are reawakening to the value of bank stocks.

Treasury Secretary Brady's third world debt reduction proposal has been the catalyst for a rally in money center bank stock prices. Regional banks have either totally eliminated LDC debt exposure or established reserves equal to at least 50-60% of non-trade-related LDC debt, so it is largely a non-issue for them; hence, their stock prices have generally turned in a less stellar performance. But regional bank stocks -- including five within the Southeastern bank group -- have still outperformed the S&P 500 year to date. We think this is likely to remain the case given PaineWebber's economic scenario which calls for slower growth, but no recession, and an interest rate decline in the second half of 1989.

An economic slowdown suggests slackening industrial profit growth, which should mean that banks' estimated 9-10% earnings growth rate will compare favorably -- for the first time since 1986. Accordingly, we believe that bank stocks are poised for further upward reevaluation in relative multiples. Selectivity, however, is important at this stage in the economic cycle. Our strategy is to focus on high-quality banks, with better than average earnings visibility.

This bodes well for selected Southeastern banks, where flexibility provided by strong capital, good expense controls and ongoing superior credit quality should enable operating profits to rise at an above industry average 11% this year. Our favorites are SunTrust, rated buy (1), and First Wachovia, Citizens and Southern and First Union, rated attractive (2).

CO SUNTRUST BANKS (Ticker Symbol: STI)

CA GEORGIA

COR SOUTH/SOUTHERN STATES; UNITED STATES OF AMERICA; NORTH AMERICA

CO FIRST WACHOVIA (Ticker Symbol: FW; Other Codes: 326900)

CA GEORGIA

STN - Conference Papers Index

COR SOUTH/SOUTHERN STATES; UNITED STATES OF AMERICA; NORTH AMERICA
CO CITIZENS & SOUTHERN CORP. (Ticker Symbol: CTZ)
CA GEORGIA
COR SOUTH/SOUTHERN STATES; UNITED STATES OF AMERICA; NORTH AMERICA
CO FIRST UNION CORP. (Ticker Symbol: FTU; Other Codes: 325600)
CA NORTH CAROLINA
COR SOUTHERN ATLANTIC STATES; UNITED STATES OF AMERICA; NORTH AMERICA
CT COMPANY ANALYSES; INVESTMENT RECOMMENDATION; STOCK VALUATION
DP BANKS
SIC 6000
CC BANKIN BANKING
DP BANK LOANS
SIC 6020
CC BANKIN BANKING

STN - Conference Papers Index

L12 ANSWER 1 OF 3 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 2004:767011 INVESTEXT(tm) REPORT NUMBER:7334815
PGNO PAGE 2 OF 12
DN 7334815
TI SOFTWARE.GLOBAL
AU MAYNARD, J., ET AL
CS MERRILL LYNCH CAPITAL MARKETS; NEW YORK (STATE OF)
CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA
PD 21 Apr 2003
DT INDUSTRY REPORT
FS Text Page; INDUSTRY REPORT
WC 771
SH Company NEWS

TEXT

Company NEWS

SH Adobe Systems

TEXT

Adobe Systems

(ADBE; C-2-7; \$34.75) Volatility Risk: High

We attended the first Acrobat PDF Conference, which was held in Orlando. This was not an Adobe event, but there was an Adobe product management presence at the conference.

The three major themes or "track" of the PDF 2003 conference were "PDF technology management", "PDF technical", and "PDF user", with multiple sessions yesterday and today in each track, e.g., "Case studies & strategies: improved efficiency with PDF" (Boeing commented on their work with PDF); "creating PDF forms" (a well attended session, which we thought was anecdotally revealing about the interest in these new applications of pdf); "PDF & XML"; "Adobe server solutions", and so on.

What was clear during this small but informative conference was that there is an infrastructure, or ecosystem, in place for and around PDF technologies and processes, e.g., developers, consultants, which is important for the growth and adoption of Acrobat.

In a keynote address, the Acrobat product manager focused on Adobe's ePaper product and market strategy around document generation, collaboration, and process management, which are familiar themes from earlier analyst meeting and other industry conferences. In addition, there was a demo of the three new variants of Acrobat 6: Professional, Standard, and Elements (the latter being the PDF-creation only version, test marketed in France and Germany starting last summer, to be available only through volume licensing). The applause lines at the demo were for the conversion of web content into PDF (e.g., in this case retaining Flash content in the file), and the import of Acrobat content back into a Word XP document, e.g., with annotation, comments, etc. In other words, technically, this was received as a good release. The ability to create PDFs directly out of other applications will be a useful productivity feature.

We assume that Acrobat 6 in English will ship late in the May quarter (with French, German, and Japanese following quickly thereafter), which, given the timing towards the end of the quarter, could limit the incremental impact of the release in 2QFY03, although we have of course assumed there will be a sequential increase for the product this quarter. The company will also undertake the management of sales into the channel of the current

STN - Conference Papers Index

version 5.

We've noted our expectation in prior comments that precisely because of the segmentation of the product line, and the importance now in the revenue mix of volume license transactions, that the revenue progression may very well be different than in preceding cycle-that is, more even sequentially than immediately surging. On the other hand, the installed base is now three-fourths larger than it was at the time of the version 5 launch. So, while Acrobat has historically had a relatively small proportion of revenues from upgrades, the sheer size of the base could result in a sizable amount of upgrades, especially as version 6 is technically well reviewed.

We'll also note the suggested price for Acrobat Standard has been increased to \$299 from \$249, for the last version, and Adobe believes that, according to its market research, this is a feasible price change (we've seen in the past few years that other packaged software companies, such as Autodesk and Macromedia, and for that matter Adobe itself, have raised prices upon some of their new version releases as well). In Adobe's case, in addition to determining that the market can bear the price increase, it also probably wanted to create some further price separation between Standard and Elements.

SH Business Objects

TEXT

Business Objects

(BOBJ; C-1-9; \$20.75) Volatility Risk: High

Business Objects announced an Open Financial Applications Initiative. The Initiative will include technology integration and joint marketing with participants. Initial members include PeopleSoft and Hyperion as well as financial and performance management specialists including

ALG Software,

Cartesis, Closedloop Solutions, Comshare, Longview Solutions, OutlookSoft, and SRC Software. This open integration program for financial application vendors has been anticipated for some time. The focus on open integration represents a distinct divergence in strategy from Cognos, which has chosen

to pursue the financial applications opportunity directly as a result of the acquisition of Adaytum. Business Objects' open approach regards financial applications as just another data source, with analytic value coming from an agnostic stance. Cognos' Corporate Performance Management strategy envisions budgeting, planning and consolidation integrated holistically with measurement. For now we think there are valid arguments for each case, and believe it will take time for the market to gravitate toward either approach.

SH Cadence Design

TEXT

Cadence Design

(CDN; C-3-9; \$10.45) Volatility Risk: High

Cadence formally announced its acquisition of Get2Chip, a privately held developer of synthesis technology. We review here some of the business and technology issues

L12 ANSWER 2 OF 3 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 1998:860511 INVESTEXT(tm) REPORT NUMBER:3350605

EKD 08/28/2003

STN - Conference Papers Index

PGNO PAGE 3 OF 24

DN 3350605

TI HBO & Company

AU Gallo, A.C., et al

CS BT ALEX. BROWN RESEARCH; NEW YORK (STATE OF)

CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA

CSTY Financial center investment bank-broker

PD 14 Apr 1998

DT COMPANY REPORT

FS Text Page; COMPANY REPORT

WC 482

TT Valuation 1997-98

TEXT

VALUATION

Price on 14-Apr-98	\$62.00
52 Wk (High - Low)	64 - 24
# of Shares Outstanding	218,882
Market Value (\$000s)	13,570,684
Target Price	\$77.00

CY 1998 P/E	46.6 x
CY 1999 P/E	36.6 x

EPS Growth rate (3-5 yrs.)	35%
98 P/E to Growth	1.3 x
99 P/E to Growth	1.0 x

Price to CY 1998E Rev/shr:	8.9 x
Price to CY 1999 Rev/shr.:	7.2 x

Book Value/Share 3/31/97	\$4.63
Price/Book Value	13.4 x

Institutional Holdings	
# of Common Shares Held (000s)	179,127
% of Total Shares Outstanding	81.8%

Source: OneSource

(Graphical Material Omitted - Call Boston (617) 856-2704, U.S./Canada (800) 662-7878, U.K./Europe (+44) (0) 171 369 7860 for Price and Availability: Price And Volume 1997-98)

SH Investment Thesis

TEXT

INVESTMENT THESIS

HBO & Company is a leading provider of integrated patient care, clinical, financial, managed care and strategic management ***software*** solutions for the health care industry. The Company's information systems enable customers to reduce costs and enhance the quality of health care through the automation and integration of the health care

STN - Conference Papers Index

delivery process and the provision of patient-centered, enterprisewide computing. Over the last five years, the Company's revenues have grown on average 31% annually through both internal and external growth, including 18 acquisitions and numerous strategic alliances. Moreover, HBO & Company's earnings have consistently matched or beaten our estimates. We credit HBOC's success to the leadership of the Company's management. Furthermore, we believe that as the healthcare information technology industry continues to undergo consolidation, those companies, such as HBOC, that are in a position to acquire and provide a full complement of products and services, have most to benefit.

We maintain a "strong buy" investment rating on the shares. At \$62, HBO & Company is trading at 47x our CY 1998 ESP estimate of \$1.33 and 36x our 1999 EPS estimate of \$1.70. Our 12-month target price is \$77 based on a multiple of 45x our 1999 EPS estimate. Our investment thesis is based on the following: (1) HBO & Company is a premier HIT company; (2) it utilizes an optimal strategy, full service vendor with "best-of-breed" solutions; (3) it offers exceptional earnings visibility; (4) we expect the Company to generate 3-year EPS growth of 35%; and (5) it has, in our view, an outstanding management team.

Premier HIT Company.

With dominant market share and the industry's most comprehensive product line, HBO & Company is the premier HIT Company. Over the past several years, HBO & Company has earned its **distinction** through a **strategy** that combines internal growth (driven by its powerful salesforce and efficient business development efforts) with strategic acquisitions. Currently HBO & Company has over 9,000 customers, including 2,800 hospitals and integrated delivery systems; 5,000 physician group practices; 600 home health care companies; and 600 health care payor organizations. The combination of HBO & Company's large diverse customer base and the most comprehensive product line in the industry creates tremendous cross-selling opportunities.

CO HBO & CO. (Ticker Symbol: HBOC; Other Codes: 364100)

CA GEORGIA (STATE OF)

COR SOUTH/SOUTHERN REGION; UNITED STATES OF AMERICA; NORTH AMERICA

CT EARNINGS PER SHARE; LINES OF BUSINESS/PRODUCTS; STOCK PRICE DATA; PROJECTIONS; VALUATION

L12 ANSWER 3 OF 3 INVESTEXT COPYRIGHT 2003 TFS on STN

AN 97:615559 INVESTEXT(tm) REPORT NUMBER:1920621

PGNO PAGE 4 OF 15

DN 1920621

TI Barra, Inc. - Company Report

AU Oshinskie, D.

CS NATWEST SECURITIES CORPORATION; NEW YORK (STATE OF)

CSR MID-ATLANTIC/MIDDLE ATLANTIC REGION; UNITED STATES OF AMERICA; NORTH AMERICA

CSTY Financial center investment bank-broker

PD 30 May 1997

DT COMPANY REPORT

FS Text Page; COMPANY REPORT

WC 409

SH Analytic Software

TEXT

EKD 08/28/2003

STN - Conference Papers Index

Potential competitors face significant barriers to entry, including BARRA's:

- * Proprietary software that many view as an industry standard.
- * Large databases with up to 25 years of data on over 500,000 securities around the world.
- * Twenty-two years of experience in business.

SH Pension Consulting

TEXT

PENSION CONSULTING

BARRA entered this business with the July 1996 pooling-of-interests acquisition of RogersCasey (RCA), the nation's second largest pension consultant. RCA designs, implements and monitors investment programs for roughly 150 plan sponsors. This process includes making recommendations on asset allocation, hiring investment managers, and monitoring and regularly reporting on the manager's performance against investment objectives and portfolio benchmarks. RogersCasey also provides business strategy consulting to U.S. and foreign investment management companies. Finally, RCA markets InvestWorks, a software product that allows investment ***managers*** consultants and plan sponsors to compare investment manager performance and to conduct manager searches.

In addition to the increasing variety of investment strategies and the growth in money under management, several other factors have increased demand for RCA's services, allowing 15% trend-line revenue growth. These factors include the need for additional resources due to the reduction of in-house staff, a heightened awareness of risk and the need for an entity to serve as a gatekeeper.

Though RCA showed healthy revenue growth as a private company, it was not particularly profitable. Recently, BARRA has installed a key new manager and cost controls, improving prospects for margin improvement from the merger.

The RogerCasey acquisition provides an opportunity for BARRA to leverage RCA's influence as a pension consultant. The affiliation with BARRA will increase RogersCasey's consultants' knowledge of BARRA's systems and allow RCA to include the benefits of BARRA's analytics in the services it offers to pension funds, including money manager evaluation and selection. This technique should help alleviate the traditional barriers to pension funds' use of BARRA software, namely cost and skilled operators. Importantly, with more fund sponsors using BARRA methods to evaluate manager performance, there could also be a move by more investment managers to use BARRA systems to at least understand the terminology and criteria with which they are being evaluated.

Increasing the use of technology in the pension consulting business also offers bottom-line advantages. BARRA gives RCA technological capabilities it previously lacked. In the pension

STN - Conference Papers Index

consulting business, which typically requires labor-intensive customized reports, BARRA's ability to automate the reporting process should help improve consultant efficiency and improve margins, while also dramatically improving the quality and value of information delivered to pension clients.

CO BARRA (Ticker Symbol: BARZ)

CA UNITED STATES OF AMERICA

COR NORTH AMERICA

CT SALES BY PRODUCT/SALES BY PRODUCT LINE; MERGERS/ACQUISITIONS; MARKETING STRATEGY/ACTIVITY; SALES/EARNINGS

File 625:American Banker Publications 1981-2003/Aug 28
(c) 2003 American Banker
File 268:Banking Info Source 1981-2003/Aug W3
(c) 2003 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2003/Aug 28
(c) 2003 Bond Buyer
File 267:Finance & Banking Newsletters 2003/Aug 22
(c) 2003 The Dialog Corp.
File 995:NewsRoom 2000
(c) 2003 The Dialog Corporation
File 15:ABI/Inform(R) 1971-2003/Aug 28
(c) 2003 ProQuest Info&Learning
File 9:Business & Industry(R) Jul/1994-2003/Aug 27
(c) 2003 Resp. DB Svcs.
File 610:Business Wire 1999-2003/Aug 28
(c) 2003 Business Wire.
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 275:Gale Group Computer DB(TM) 1983-2003/Aug 27
(c) 2003 The Gale Group
File 476:Financial Times Fulltext 1982-2003/Aug 28
(c) 2003 Financial Times Ltd
File 624:McGraw-Hill Publications 1985-2003/Aug 27
(c) 2003 McGraw-Hill Co. Inc
File 636:Gale Group Newsletter DB(TM) 1987-2003/Aug 27
(c) 2003 The Gale Group
File 621:Gale Group New Prod.Annou. (R) 1985-2003/Aug 27
(c) 2003 The Gale Group
File 613:PR Newswire 1999-2003/Aug 28
(c) 2003 PR Newswire Association Inc
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc
File 16:Gale Group PROMT(R) 1990-2003/Aug 27
(c) 2003 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 634:San Jose Mercury Jun 1985-2003/Aug 27
(c) 2003 San Jose Mercury News
File 148:Gale Group Trade & Industry DB 1976-2003/Aug 27
(c)2003 The Gale Group

Set	Items	Description
S1	1555047	(FINANCIAL? OR FISCAL? OR MONEY OR MONETARY OR PECUNIARY OR LIFE()CYCLE OR INSURANCE OR INVESTMENT OR RETIREMENT OR ESTATE) (2N) (PLANNING OR MANAG? OR MONITOR? OR CONTROL? OR OPTIMIZ? OR PREPARATION OR ORCHESTRAT?)
S2	38676	S1(5N) (SOFTWARE OR ((COMPUTER? OR ELECTRONIC) (2W) (PROGRAM? ? OR ROUTINE? ? OR INSTRUCTION? ? OR APPLICATION? OR ASSET? ?-)))
S3	49448	(COMPAR? OR EXAMIN? OR PARALLEL? OR LIKEN? OR EQUAT? OR DISTINGUISH? OR DISCRIMINAT? OR DIFFERENTIAT? OR DISTINCT?) (2W) - (PLAN? ? OR CONCEPT? ? OR BLUEPRINT? ? OR SCHEME? ? OR STRATEGY OR STRATEGIES OR SCENARIO?)
S4	161	S2 AND S3
S5	13	(S2(S)S3) NOT PY>2000
S6	13	S5 NOT PD>20000526
S7	11	RD (unique items)

7/3,K/1 (Item 1 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2003 The Dialog Corp. All rts. reserv.

04560513

Get Tech. It Pays. We've all seen how technology has empowered the investor. Don't be reluctant to let it empower you.

Adam Evans

On Wall Street

January 1,2000 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH

WORD COUNT: 691

RECORD TYPE: FULLTEXT

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT:

...contact particular clients in the future.

Another frequently overlooked tool available to most brokers is **financial planning software**. While firms differ in the tools they provide, most enable a broker to develop a...

...In its upgraded version, IFF gives brokers and clients the ability to analyze goals and **examine "what if" scenarios** to see how various investment and market changes could affect a client's ability to...firm's compliance department allows you to use an outside program).

Where a firm's **financial planning software** typically provides bare-bones asset allocation recommendations (for example, a 50/40/10 split among...

7/3,K/2 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00667711 93-16932

Thinking about CASE?

Nix, Kevin

UNIX Review v11n2 PP: 38-44 Feb 1993

ISSN: 0742-3136 JRNL CODE: UXR

WORD COUNT: 2467

...TEXT: versions of files are included within a configuration, branching and merging files to support elaborate **parallel development scenarios**. These systems also emphasized control over the **software**-building process. **Life - cycle management** extends beyond the file-manipulation level to automate and enforce key change processes, such as...

7/3,K/3 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00306460 86-06874

The Social Software of Accounting and Information Systems

Macintosh, Norman B.

CMA Magazine v59n6 PP: 40-44 Nov/Dec 1985

ISSN: 0010-9592 JRNL CODE: RIA

...ABSTRACT: spells the difference between system success or failure. The social software may be understood by **examining some concepts** from the social-psychological school of organizational behavior, such as: 1. group dynamics, 2. leadership styles, 3. "game spirit" of budgeting, and 4. leadership behavior and **financial controls**. Another aspect of the social **software** involves linking individual differences to the way managers use accounting and information systems. Besides the...

7/3,K/4 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2003 Resp. DB Svcs. All rts. reserv.

1847655 Supplier Number: 01847655 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Marketing to the Masses
(Cost of serving online banking customers expected to drop due to increased volume; expected to be 12.5 mil users by 2000)
Financial Service ONLINE, p 21+
May 1997
DOCUMENT TYPE: Journal; Cover Story ISSN: 0746-892X (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 4066

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...a wider range of tools are needed with more emphasis on demonstration and explanation.

Besides **differentiating strategies** for the mass market and early adopter groups, institutions need to approach Internet banking and those on-line services that are connected to personal **financial management software** packages differently, says Abby R. Trauner, vice president of financial services marketing and business development...

7/3,K/5 (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2003 The Gale Group. All rts. reserv.

01896141 SUPPLIER NUMBER: 17906981
Business-plan software: what you foresee is what you get. (four popular low-cost packages) (Software Review) (Evaluation)
Stevens, Larry
Home PC, v3, n2, p157(4)
Feb, 1996
DOCUMENT TYPE: Evaluation ISSN: 1073-1784 LANGUAGE: English
RECORD TYPE: Abstract

ABSTRACT: Four business planning software packages are reviewed, but there is no **comparative** ranking. Business **plans** are important tools for gaining loans from banks or investors. A typical 30-to-50...

...every pertinent aspect of a company, including products, goals, a market analysis, business philosophy and **financial** statements. Business **planning software** facilitates the preparation of plans that cover all of these issues. JIAN Tools for Sales...

7/3,K/6 (Item 2 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2003 The Gale Group. All rts. reserv.

01590056 SUPPLIER NUMBER: 13510078 (USE FORMAT 7 OR 9 FOR FULL TEXT)
1992 Editors' picks: 50+ products we'd want if we were you. (Cover Story)
Home Office Computing, v11, n1, p40(9)
Jan, 1993
DOCUMENT TYPE: Cover Story ISSN: 0899-7373 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 6215 LINE COUNT: 00480

... be wished for. Well, many wishes come true with TaxCut, the taxprep program from MECA **Software** (the creators of **Managing Your Money**). What makes TaxCut our favorite tax package for DOS or Windows? Several

things, from the...

...advice from tax attorney Daniel Caine to readily available what-if planning that lets you **compare** four tax **scenarios** side by side. Isn't taking care of money one of the reasons you bought...

7/3,K/7 (Item 3 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
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01332619 SUPPLIER NUMBER: 08740060
Analysts rely on software package to mince distributed financial data. (Kay Consulting International Inc.'s Control financial management and reporting software)
Wexler, Joanie M.
Computerworld, v24, n33, p46(1)
August 13, 1990
ISSN: 0010-4841 LANGUAGE: ENGLISH RECORD TYPE: ABSTRACT

...ABSTRACT: at Arco Transportation Co and Hughes Aircraft Co to quickly access and analyze distributed information. **Control** consolidates financial management and reporting. The **software** uses general-ledger data from various departments and divisions in its large scale consolidations. Users...

...view information in numerous analytical combinations. Control also offers budgeting functions, creates financial reports and **compares** proposed **plans** to actual outcome. Versions of Control are priced at \$12,000 for Intel Corp 80286...

7/3,K/8 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2003 The Gale Group. All rts. reserv.

03144826 Supplier Number: 46435559 (USE FORMAT 7 FOR FULLTEXT)
OUTLOOK SOFTWARE: Outlook bundles Microsoft Internet Explorer web browser in new products
M2 Presswire, pN/A
June 3, 1996
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 457

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
...M2 COMMUNICATIONS LTD RDATE:300596 DALLAS -- Outlook Software Corp., a leading provider of innovative real estate and property management software products and solutions, is now including the Microsoft Internet Explorer for Windows 95 with its...
...regions. The user may then download the information into the Amortizer96 program to calculate and **compare** what-if **scenarios** for mortgages, personal loans and savings or retirement plans. The next product to include Microsoft...

7/3,K/9 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

05683906 Supplier Number: 50322005 (USE FORMAT 7 FOR FULLTEXT)
Value Creation
Noble, Carl, Jr.;
LatinFinance, p111

March, 1998

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1141

... packaged software solutions makes strategic financial planning easier.

Software Solutions

A forward-looking, feasible strategic financial planning process, combined with an efficient software solution, will improve a company's ability to examine possible strategies and will increase the probability of finding the optimal solution. Metric-robust software that is geared towards strategic financial planning will make applying a chosen methodology or methodologies painless. Some specific qualities inherent in a...

7/3,K/10 (Item 2 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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01914856 Supplier Number: 42439541 (USE FORMAT 7 FOR FULLTEXT)

ViewPlan introduces StepOne SOFTWARE

Financial Services Week, p50

Oct 14, 1991

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 163

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

ViewPlan, San Diego, has unveiled StepOne, an estate planning software program designed for the financial planner who wants to use estate planning as a life...

...each scenario, explanation text for each screen and scenario, printed client reports, the ability to compare scenarios side-by-side, automatic date-of-death calculations and growth rates and calculated administrative expenses...

7/3,K/11 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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05511869 SUPPLIER NUMBER: 11531265 (USE FORMAT 7 OR 9 FOR FULL TEXT)

StepOne Estate Planning software. (Product Announcement)

National Public Accountant, v36, n10, p48(1)

Oct, 1991

DOCUMENT TYPE: Product Announcement ISSN: 0027-9978 LANGUAGE:

ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 183 LINE COUNT: 00015

ViewPlan, 2254 San Diego Avenue, San Diego, CA 92110, (800) 826-2127, \$275.

This estate planning software program is designed for the professional just getting started in estate planning as an additional...

...scenario; explanation text for each screen and scenario; printed client "take home" reports; ability to compare scenarios side-by-side; automatic date of death calculations; growth rates and calculated administrative expenses for...